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THE
INSURANCE REGISTER
1884:

CONTAINING, WITH OTHER INFORMATION, A RECORD OF THE
YEARLY PROGRESS
AND THE
PRESENT FINANCIAL POSITION
OF
BRITISH INSURANCE ASSOCIATIONS.

BY WILLIAM WHITE,
FELLOW OF THE STATISTICAL SOCIETY.

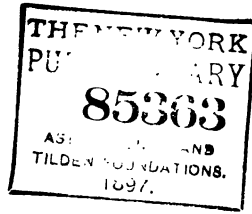
[SIXTEENTH YEAR OF PUBLICATION.]

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P R E F A C E.

A REVIEW of the Insurance Year for 1883 presents few incidents that claim special attention.

As reported at the close of the year 1882, the branch devoted to the development of ACCIDENT Insurance has again made considerable progress; and, it is worthy of remark, that the Life Offices founded under the Assurance Companies' Act have, for the greater number, appended the business of Accident to that of Life Insurance, thereby, as in the case of Fire and Life Offices, diminishing the expenses pertaining to each department.

In the FIRE Department the losses bear a considerably higher percentage to premiums than marked the history of the preceding year. Several of the smaller offices have considered it expedient to close their books, transferring the business and connections to Companies of greater financial strength.

Two additions have been made to the list of LIFE Companies—the *Blue Ribbon* and the *Scottish Temperance*, while the names of four have been removed from the register—the *Lion* (business transferred to the *British Empire Mutual*); the *London and Provincial Law*, transferred to the *Guardian*; the *London, East India, and Colonial* and the *Security* have ceased to exist. Several additional Companies—including some of the older Life Offices—have adopted the commendable practice of publishing the amount of *new* business transacted.

Two slight additions have this year been made to the information ordinarily conveyed in the REGISTER—a record, in part, of the date of ordinary general meetings, and—as regards Life Offices—of the date when the year closes. A record also is furnished of the principal Insurance Papers; also of publications dealing partially with Insurance transactions.

The Compiler and Publishers have again to discharge the pleasing duty of thanking their business friends for the valuable aid rendered in preparing the INSURANCE REGISTER for publication.

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THE INSURANCE REGISTER, 1884.

INSURANCE DIARY AND MEMORANDA.

ANNUAL GENERAL MEETINGS.

The following Insurance Companies hold their Annual General Meeting on the day and at the hour named, the date of Annual Meeting being for the most part regulated not by a fixed day in the month, but by the order of the week day, such as the "1st Monday," the "2nd Tuesday," the "3rd Wednesday," and so on.*

JANUARY.

3.	Imperial Life, ...	1st Thursday,	1.0 P.M.
14.	Glasgow Annuity, ...	2nd Monday,	2.0 P.M.

FEBRUARY.

4.	Yorkshire Boiler, ...	1st Monday,	3.0 P.M.
6.	County Hail Storm, ...	1st Wednesday,	12.0 A.M.
6.	Universal Marine, ...	1st Wednesday,	2.0 P.M.
16.	Essex and Suffolk Equitable, ...	3rd Saturday,	11.30 A.M.
20.	Mutual Life, ...	3rd Wednesday,	12.0 A.M.
26.	Equitable Fire, ...	4th Tuesday,	12.0 A.M.
26.	Manchester Fire, ...	4th Tuesday,	11.0 A.M.
28.	Rent Guarantee, ...	4th Thursday,	1.0 P.M.
28.	Cotton Waste Dealers' Fire, ...	4th Thursday,	7.0 P.M.
28.	National of Ireland Fire and Life, ...	4th Thursday,	12.0 A.M.

MARCH.

3.	Star Life, ...	1st Monday,	12.0 A.M.
4.	General Reversionary, ...	1st Tuesday,	
5.	Railway Passengers', ...	1st Wednesday,	2.0 P.M.
11.	English and Scottish Boiler, ...	2nd Tuesday,	3.0 P.M.
13.	Lancashire Fire and Life, ...	2nd Thursday,	2.0 P.M.
25.	Wesleyan and General, ...	4th Tuesday,	7.0 P.M.

* The List of Companies is published for the first time this year. In future editions the List, in all likelihood, will be considerably enlarged.

APRIL.

3.	Scottish Widows' Fund, ...	...	1st Thursday,	2.0 P.M.
3.	Argus Life, ...	...	1st Thursday,	2.0 P.M.
29.	Hand-in-Hand Fire and Life, ...	...	5th Tuesday,	1.0 P.M.
29.	City of Glasgow Life, ...	...	5th Tuesday,	3.0 P.M.

MAY.

1.	Scottish Amicable Life, ...	...	1st Thursday,	1.30 P.M.
1.	Pelican Life ...	...	1st Thursday,	
2.	Government Annuity, ...	...	1st Friday,	12.0 A.M.
8.	Metropolitan Life, ...	...	2nd Thursday,	2.0 P.M.
14.	Universal Life, ...	...	2nd Wednesday,	1.0 P.M.
27.	United Kingdom Temperance Life		4th Tuesday,	

JUNE.

13.	Northern Fire and Life, ...	...	2nd Friday,	12.0 A.M.
24.	Friends' Provident Life, ...	...	4th Tuesday,	6.30 P.M.
30.	Integrity Mutual, ...	...	5th Monday,	4.0 P.M.
30.	Scottish Equitable, ...	...	5th Monday,	2.0 P.M.

JULY.

1.	Edinburgh Life ...	...	1st Tuesday,	
8.	Indemnity Mutual Marine, ...	...	2nd Tuesday,	12.30 P.M.
16.	Guarantee Association of Scotland,		3rd Wednesday,	2.0 P.M.
16.	National Guarantee, ...	...	3rd Wednesday,	2.0 P.M.
30.	Builders' Accident, ...	...	5th Wednesday,	3.0 P.M.

AUGUST.

7.	Western Annuity, ...	...	1st Thursday,	12.0 P.M.
----	----------------------	-----	---------------	-----------

SEPTEMBER.

11.	Shropshire and N. Wales' Fire, ...	...	2nd Thursday,	12.0 A.M.
11.	Patriotic Fire and Life, ...	...	2nd Thursday,	12.0 A.M.
26.	Pearl Life, ...	...	4th Friday,	5.0 P.M.

With regard to British Life Offices, the financial year, with the majority, closes at 31st December. The Companies whose year closes at another period are as follows, with their respective dates attached :—

JANUARY.—*Metropolitan* (4); *City of Glasgow* (20); *British Equitable*, *Scottish Provincial*, and *Western Counties* (31).

FEBRUARY.—*Yorkshire* (28).

MARCH.—*Scottish Equitable* (1); *London & Manchester and Midland Counties* (24); *Crown and United Kent* (25); *Edinburgh and Emperor* (31).

APRIL.—*Life Association of Scotland* (5); *British Workmans'*, *Royal Exchange*, and *Whittington* (30).

MAY.—*University* (1); *Scottish Metropolitan* (20); *Clergy Mutual and Scottish Life* (31).

JUNE.—*Sun* (24); *Clerical, Medical & General*, *Gresham*, *London Life Association*, *Pearl*, and *Union* (30).

JULY.—*Patriotic and Yorkshire Provident* (31).

OCTOBER.—*Imperial* (31).

NOVEMBER.—*Standard* (15); *Friends' Provident and National Provident* (20); *Law Union* (30).

DECEMBER.—*Atlas and English & Scottish Law* (25).

It may be stated that, in the majority of our Life Offices, Assurances effected prior to the date at which the year closes secure the benefit of an additional year's Bonus over later entrants.

FIRE INSURANCE PREMIUMS DUE.

ENGLAND AND IRELAND.

25 March	...	...	...	Days of Grace expire	9 April.
24 June	...	...	...	"	9 July.
29 September	...	...	...	"	14 October.
25 December	...	...	...	"	9 January.

SCOTLAND.

2 February	...	...	...	Days of Grace expire	17 February.
15 May	...	...	...	"	30 May.
16 August	...	...	...	"	31 August.
11 November	...	...	...	"	26 November.

THE leading incidents relating to the progress of Insurance Associations, since the publication of the INSURANCE REGISTER last year, are recorded in the following pages :—

ACCIDENT INSURANCE.

Considerable activity has again been manifested in this branch of Insurance during the past year—the effect, in part, of an extended knowledge of the varied benefits which Accident Companies present to the public, and partly owing to the passing of the Employers' Liability Act, which, under certain conditions, compels employers of labour to compensate their employes pecuniarily in the event of accident arising while in the discharge of their work.

The new business reported during the year by some of the principal Accident Insurance Companies is as follows :—

<i>Accident</i> —amount of New Premiums	...	...	£6,771
<i>Imperial Union</i> —2,144 New Policies ; Premiums .			£5,399
<i>London Guarantee</i> —New Premiums	...	...	£11,638
<i>Ocean, Railway and General</i> —New Premiums	...		£14,916
<i>Railway Passengers</i> —New Policies (General Accident) 8,797 ; Premiums	...	...	£25,351
<i>Scottish Accident</i> —New Policies,			4,539.

The majority of the Accident Companies now publish a revenue account and balance sheet in form somewhat similar to that which is furnished by the Life Offices in terms of the Life Assurance Companies' Act, 1870, and an attempt is made, in the present issue of the INSURANCE REGISTER, to tabulate

the Returns as reported. It is to be hoped that in future issues the number of reporting Offices will be increased, and the financial details will be rendered more full and complete.

The following is a list of the Companies which transact this class of Insurance business, with the date of the establishment :—

Accident (founded as the *Accidental Death* in 1850 and re-established under present title in 1866).

Atlas (also Fire and Life), 1808.

Blue Ribbon (combining therewith Life Insurance) 1883.

Builders' Accident, 1881.

Employers' Liability Corporation (London), 1881.

Employers' Liability and Workmen's Provident (Birmingham), 1881.

Imperial Union, 1875.

Lancashire and Yorkshire, 1877.

London, Edinburgh, and Glasgow (also Life), 1881.

London Guarantee and Accident (combines, as the name imports, Fidelity Guarantee), 1869.

Mutual Accident, 1881.

Northern, 1881.

Norwich and London (also insures Plate Glass), 1856.

Ocean, Marine, and General Accident, 1871.

Provident Clerks', 1876.

Railway Passengers', 1849.

Scottish Accident, 1876.

Scottish Life, 1881.

Scottish Temperance (also Life Insurance), 1883.

To the foregoing list may be added the *London and Provincial Horse and Carriage* Insurance Company, founded in 1875; the *Guardian Horse and Vehicle* Assurance Association, 1877; and the *Cyclist Accident Company*, 1883. The object of these Companies is to insure vehicles of all descriptions against damage, including rolling stock on rail or tramways, and to insure horses and drivers against accidental injury.

ACCIDENT INSURANCE COMPANIES.

Established	TITLE.	Date to which Accounts are made up.	Funds, exclusive of Capital, at beginning of Year.	SUMMARY OF INCOME AND OUTGO.				Funds, exclusive of Capital, at close of Year.	Capital paid up.	Per Centage of Premium Income.	Share- holders' Dividend.
				Premiums deducting Re- Insurance.	Interest and other Receipts.	Claims.	Manage- ment and other Expenses.				
1866	Accident	31 Dec., 1882	£ ...	£ 54,876	£ ...	£ 27,257	£ ...	£ ...	£ ...	£ 49.6	£ ...
1880	Employers' Liability...	31 March, 1883	16,472	63,598	4,497	32,469	14,984	27,114	100,000	50.9	5,000
1881	Employers' Liability and Workpeoples' Provident	31 March, 1883	1,422	6,004	201	3,340*	776	3,422	5,021	55.6	..
1875	Imperial Union... ..	31 Dec., 1882	...	21,020	428	11,386	7,907	...	41,278	54.1	...
1869	London Guarantee ...	31 Dec., 1882	28,000	33,344	...	11,016	...	35,000	46,448	33	4,645
1877	Lancashire & Yorkshire	31 Jan., 1883	10,963	19,881	1,659	10,385	4,778	13,674	30,000	52.2	2,625
1881	Mutual	31 Dec., 1882	...	14,931	...	3,289	6,910	3,128	9,950	22	2,003
1882	National Employers...	31 March, 1883	...	3,273	42	161	2,477	677	4,488	5	...
1881	Northern ... ..	... ..	...	1,182	265	17	1,115	315	10,000	1.4	...
1872	Ocean, Railway, &c. ...	31 Dec., 1882	5,657	27,379	903	11,955	10,310	9,343	20,000	43.6	1,316
1849	Railway Passengers ...	31 Dec., 1882	...	228,047	10,604	128,046	...	...	...	56.1	...
1877	Scottish	31 Dec., 1882	6,803	24,584	1,143	10,860	5,405	10,995	25,000	44.2	...

CATTLE INSURANCE.

The Companies in operation appear to be the *Imperial Live Stock Company*; the *Horse Insurance* (for horses and live stock generally), and the *Guardian*.

The addresses and names of officers will be found in the Directory.

FIDELITY GUARANTEE INSURANCE.

The Companies which conduct this branch of insurance are—

- 3 *Employers' Liability* (1880).
- 6 *Guarantee Association of Scotland* (1873).
- 1 *Guarantee Society* (1840).
- 7 *Lancashire and Yorkshire* (1877).
- 2 *London Guarantee and Accident* (1869).
- 1 *[National Guarantee (1863).]* *connected with the London & Lancashire*
- 5 *Ocean and General Guarantee* (1877), which is worked in connection with the Accident Association of that name.
- 3 *Provident Clerks'* (1867).

To the foregoing list may be added the *Bankers' Guarantee Trust Fund*—a Society founded to indemnify against loss on the part of Bank *employés*. The Society is divided into two branches—the British, and the Foreign Guarantee Trust. Following the example of the Bank of England, several of the large Railway Companies have established a fund, contributed by the *employés*, to secure the Company against loss arising from defalcation.

The minimum rate of premium for Guarantee Insurance is 5s per cent., and may be estimated as ranging from that sum to £3 per cent., according to the nature of the employment, supervision, and remuneration.

FIRE INSURANCE.

The Fire Insurance business reported in 1883 of those Companies which unite therewith the business of Life Insurance, is not so favourable in its results as that of the previous year. In the report for 1882, the aggregate amount in losses was over sixty-four per cent. of the Premium Revenue; the business reported in 1883 exhibits a proportion of sixty-eight per cent. of losses to premiums. The Fire and Life Companies are now twenty-six in number,* and the following is a summary of the Revenue Account, showing the amount of Receipts and Expenditure for the thirteen years from 1871 to 1883 inclusive:—

SUMMARY OF FIRE REVENUE ACCOUNT of *Twenty-six Companies transacting Fire in conjunction with Life Insurance.*†

Reported in Year.	INCOME.			EXPENDITURE.			DIFFERENCE. Sum apportioned as Dividend to Shareholders, or transferred to Profit and Loss Account.
	Premiums, after deduction of Re-assurances.	Interest (approximated) and other Receipts.	TOTAL.	Losses after deduction of Re-assurances.	Management and other expenses.	TOTAL.	
	£	£	£	£	£	£	£
1871	3,833,906	231,808	4,065,714	2,233,592	961,004	3,194,596	871,118
1872	4,589,877	232,687	4,822,564	3,413,740	1,147,640	4,561,380	261,184
1873	5,425,798	210,981	5,636,779	3,798,487	1,299,501	5,097,988	538,791
1874	5,801,576	222,427	6,024,003	2,980,855	1,405,714	4,386,569	1,637,434
1875	5,803,745	265,923	6,069,668	3,051,922	1,541,048	4,592,970	1,476,698
1876	6,071,828	305,767	6,377,595	3,235,975	1,637,935	4,873,910	1,503,685
1877	6,162,149	364,000	6,526,149	3,309,737	1,689,864	4,999,601	1,516,548
1878	6,629,280	369,379	6,998,659	4,102,420	1,773,170	5,875,590	1,123,069
1879	6,694,016	393,028	7,087,044	3,509,893	1,957,164	5,467,057	1,619,987
1880	6,665,137	399,400	7,064,537	3,904,693	1,967,322	5,872,015	1,192,522
1881	6,870,287	350,000	7,220,287	3,867,376	2,020,745	5,888,121	1,332,166
1882	7,275,440	360,000	7,635,440	4,694,455	2,168,752	6,863,207	772,233
1883	7,545,510	386,000	7,931,510	5,130,564	2,225,913	7,356,477	575,033

* The number originally was thirty, but four companies since 1871 have transferred their business—the *Provincial*, now exclusively Life; the *London and Southwark* to the *London and Lancashire*; the *Scottish Commercial* to the *Lancashire*; and the *Scottish Imperial* (Fire Department) to the *Alliance*.

† A statement giving the figures pertaining to the various offices, as reported in 1883, will be found on page 13.

The following is a summary of the business reported in 1883 of those Companies founded solely as Fire Offices, which publish their yearly financial results :—

FIRE INSURANCE ABSTRACT OF REVENUE ACCOUNT
as reported in 1883.

TITLE, AND DATE OF ESTABLISHMENT.			INCOME.		OUTGO.	
			Premiums, less Re- Insurance.	Interest and other Receipts.	Losses.	Management Expenses & other outlay.
			£	£	£	£
Bolton (Cotton Spinners) ...	1876		10,900	1,640	20,089	1,079
British Re-Insurance ...	1880		42,816	1,399	38,438	12,626
Building Society ...	1881		2,500	202	123	1,100
City of London ...	1881		254,065	8,627	185,477	86,367
Equitable ...	1873		43,516	6,739	41,728	10,848
Essex and Suffolk Equitable ...	1802		20,602	3,655	17,182	4,814
Fire Insurance Association ...	1879		224,472	11,439	144,423	79,687
Glasgow and London ...	1881		150,740	2,094	109,601	48,208
Imperial ...	1803		677,067	61,404	446,580	198,871
Kent ...	1802		61,132	12,260	36,449	14,899
Law Fire ...	1845		100,985	11,129	34,093	30,315
Lion ...	1879		165,965	3,938	135,929	77,087
London and Lancashire ...	1862		490,001	18,975	343,151	143,802
London and North-Western ...	1879		33,921	2,849	25,803	11,466
Manchester ...	1824		241,184	6,189	196,385	85,125
Manchester and London ...	1877		10,114	1,167	7,844	3,249
Millers' and General ...	1875		36,176	642	30,109	12,312
Mutual Fire ...	1870		138,856	4,928	80,008	30,603
National ...	1876		15,825	2,783	10,724	9,506
Phoenix ...	1782		707,871	43,825	496,300	200,600
Shropshire and North Wales ...	1837		8,501	2,261	10,700	2,814
Standard ...	1879		146,142	6,512	125,530	63,653
Wesleyan Methodist Trust ...	1872		4,087	483	926	757
London and Provincial ...	1881		136,108	3,770	61,366	55,686
Star Bowkett and General ...	1882		715	385	237	1,456
Total ...			3,024,261	219,295	2,599,195	1,186,930
Percentage of Losses to Premium Income			...	...	85.9	...

FIRE INSURANCE ABSTRACT OF REVENUE ACCOUNT, *as reported in 1883.*

TITLE, AND DATE OF ESTABLISHMENT.		INCOME.		OUTGO.	
		Premiums, less Re- Insurance.	Interest and other Receipts.	Losses.	Management Expenses & other outlay.
		£	£	£	£
Alliance	1824	253,976	48,043	120,554	76,874
Atlas	1808	91,580	*	61,087	24,539
Caledonian	1805	65,666	11,746	41,919	21,445
Church of England	1840	5,821	1,337	936	2,478
Commercial Union	1861	756,443	19,275	588,607	222,510
General	1836	70,030	6,383	46,105	27,419
Guardian	1821	312,795	14,938	234,901	92,890
Hand-in-Hand	1696	46,489	4,851	31,564	11,014
Lancashire	1852	624,156	*	459,763	164,707
Law Union	1854	38,021	1,600	17,999	11,781
Liverpool and London and Globe	1836	1,171,572	*	751,813	352,728
London Assurance Corporation	1720	304,628	15,563	185,833	96,535
Midland Counties	1851	19,496	1,425	10,590	7,602
National (Ireland)	1822	88,545	*	72,691	24,625
North British and Mercantile ...	1809	1,086,567	70,557	677,563	323,395
Northern	1836	460,126	*	334,185	136,719
Patriotic	1824	19,020	4,582	4,690	3,386
Queen	1857	560,336	*	440,906	185,255
Royal	1845	944,265	28,150	616,444	264,970
Royal Exchange	1720	135,342	9,356	127,490	39,300
Royal Farmers'	1840	36,864	*	17,493	10,433
Scottish Provincial	1825	40,932	1,800	22,831	12,224
Scottish Union and National ...	1824	197,923	20,561	118,856	53,652
Union	1714	59,533	*	42,454	18,359
West of England	1807	94,795	5,950	67,525	25,783
Yorkshire	1824	60,589	9,519	35,765	15,290
Total		7,545,510	386,000†	5,130,564	2,225,913

* Interest is wholly or partly included in *Profit and Loss* Account, and (†) an approximation is made as to the sum total by assuming interest at *four* per Cent.

No new Fire Company of any importance was founded during the year, but several Offices have ceased to exist. The *Edinburgh* and the *Scottish Metropolitan* transferred to the *Caledonian*; the *Manchester and London* to the *Manchester*. The *Capital*, the *Norwich Equitable* and the *Realm* are in process of liquidation.

The following is a list of the Companies whose business is exclusively that of FIRE INSURANCE, also the date of establishment:—

Bolton	1876	Fire Re-Insurance....	1874	Mutual	1870
Brighton and Sussex Union	1881	Glasgow and London Imperial	1881	National	1876
British Re-Insurance	1880	Insurance Company of Scotland	1803	Norwich Union	1797
Building Society	1881	Kent	1821	Phoenix	1782
Bute	1873	Law	1802	Rossendale Mutual... ..	1877
City of London	1881	Lion	1845	Salop	1780
Co-Operative	1867	London & Lancashire	1879	Shropshire and North Wales	1837
County	1806	London and North-Western	1862	Standard	1875
Emperor	1855	London & Provincial	1879	Sun	1710
Equitable	1873	Manchester	1881	United Re-Insurance	1877
Era (Industrial)	1880	Millers' and General.	1824	Wesleyan Methodist Trust	1872
Essex and Suffolk	1802	Morley Mutual	1875	Westminster	1717
Federative	1875		1872		
Fire Insurance Assoc.	1880				

HAIL STORM INSURANCE.

This branch of Insurance is conducted by Five Companies: the *County*, founded at Hertford (1847); *General*, founded at Norwich (1843); *Midland Counties* (also Fire and Life), founded at Lincoln (1851); *Provincial*, founded at Winchester (1872); and *Royal Farmers'*, also Fire and Life (1840).

LIFE INSURANCE.

So far as a comparison can be instituted, the new business reported during the past year—of what is termed *Ordinary* as distinct from *Industrial* Life Insurance—exhibits an increase as compared with similar results reported in 1882. Fifty-eight Companies make a return of the new policies issued, the sum thereby insured, and the new premium revenue,—the summation being 56,466 policies, £24,827,102 sums insured, and £879,295 new premiums. Eight additional Companies publish the amount insured and the corresponding new premiums, the summation being £2,503,686 and £88,641 respectively; while three other Offices record simply the amount insured, the total being £413,179. Thus, the total amount of new insurances, as reported by sixty-nine Companies, is £27,743,967. These figures, however, considerably overstate the actual amount, as in numerous instances the sum re-insured is not deducted. The total amount of new Life Insurance business may be roundly estimated as exceeding THIRTY MILLIONS.

In the Revenue Account, the premiums exceed those of the previous year by £571,616, an amount nearly identical with that of the preceding year, the increase then being £571,591. Following the records of previous years, the increased premium revenue relates mainly to the *Industrial* Branch, the premiums in that branch exceeding those of the preceding year by £357,387. The consideration-money received for annuities was £607,442, a sum slightly in excess of that of the previous year, £603,293. The interest on Investments exhibits an increase of £187,535, the amounts being £5,569,158 in 1882, and £5,756,693 in 1883. The profit—arising chiefly from valuation of Investments—shows a decrease of £67,486 compared with the returns of the previous year, the sums being respectively £234,571 and £167,085.

An examination of the expenditure shows the amount of claims reported in 1883 as exceeding the returns of 1882 by £300,477, the figures being £10,807,141 in 1883, as compared with £10,506,664 in the previous year. The amount paid by way of commission and management expenses exceed those of 1882 by £104,891. The increase arises chiefly from the large accession of *Industrial* business, and the increased expenditure consequent thereon. A diminution of more than one per cent. in the management expenses is shown in the *Industrial Companies'* aggregate returns.

The following is a summary of the Revenue Account, showing the total income and total outgo of British Life Offices for the period during which the Act of 1870 has been in past twelve years' operation:—

Year.	No. of Companies Reporting.	Total Income.	Total Expenditure.	Excess of Income over Expenditure.
		£	£	£
1871	110	14,456,261	11,815,363	2,640,898
1872	118	15,001,631	11,791,580	3,210,051
1873	120	15,535,581	12,125,292	3,410,289
1874	120	15,819,053	12,410,036	3,409,017
1875	114	16,604,649	12,888,188	3,716,461
1876	108	16,978,115	13,600,491	3,377,624
1877	109	17,610,655	13,756,862	3,853,793
1878	107	18,048,355	14,184,486	3,863,869
1879	108	18,961,018	14,830,359	4,130,659
1880	107	19,354,054	16,064,460	3,289,594
1881	106	19,991,940	15,995,160	3,996,780
1882	107	20,623,509	15,976,086	4,647,423
1883	104	21,354,173	16,575,443	4,778,730

The difference between the total income and the total expenditure £4,778,730, is an amount larger than that of any previous year since the Act of 1870 came into force. With regard to interest on Investments, the rate averages about the same (4·10) as reported in 1882.

The amount of Life Insurances in force is estimated roundly at £445,000,000. This sum is arrived at by assuming the ordinary Life Insurance premium as averaging three per cent. on the amount insured, and the Industrial Life Insurance premium as averaging four per cent. The figures present an increase of about ten millions above the assumed Life risks in force reported in 1882.

Two new Life Offices were founded during the year—the *Blue Ribbon*—Life and Accident, Chief Offices, Birmingham; and the *Scottish Temperance*, Chief Office, Glasgow. Each Company, as the name imports, claims the suffrages of the total abstaining community. The *Victoria Mutual*, founded in 1860 as a Friendly Society, and registered in 1882 as an ordinary Life Office, has published its first annual report in its transformed capacity, and it may be stated that the Society gives fair promise of success.

AMERICAN LIFE OFFICES.

SUMMARY, showing the number and amount of Policies in force, Gross Assets, Gross Liabilities, and Surplus of Life Insurance Companies, founded in the State of New York, and of other Companies transacting business in that State, from 1859 to 1882, both inclusive; exhibited at intervals (to 1879) of FIVE years:—

Year.	Number of Companies.	Number of Policies in force.	Amount of Policies in force.	Gross Assets.	Gross Liabilities except Capital.	Surplus as regards Policyholders.
1859	14	49,608	£ 28,299,595	£ 4,107,217	£ 3,092,987	1,014,229
1864	27	146,729	79,140,611	9,805,459	6,943,646	2,861,813
1869	69	656,572	367,323,563	45,553,405	36,062,794	9,490,611
1874	50	799,534	399,447,246	77,456,379	65,678,510	11,777,869
1879	31	595,486	287,992,233	80,303,158	67,247,614	13,055,544
1882	29	661,458	327,529,774	89,920,469	74,570,191	15,350,278

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CHRONOLOGICAL LIST OF LIFE OFFICES.

The following is a list, arranged chronologically, of the Life Associations established in this country—classified as purely Life Offices—Mutual and Proprietary—and as Offices combining with the business of Life Insurance that of other branches:—

I.—MUTUAL LIFE OFFICES—22.

- | | |
|--------------------------------|---|
| 1762. Equitable. | 1835. National Provident. |
| 1806. London Life Association. | 1836. *Hand-in-Hand. |
| 1808. Norwich Union. | 1837. Scottish Provident. |
| 1815. Scottish Widows' Fund. | 1840. Provident Clerks'. |
| 1823. Economic. | „ Reliance. |
| 1826. Scottish Amicable. | „ United Kingdom Temperance. |
| 1829. Clergy Mutual. | 1841. †Wesleyan and General. |
| 1830. National. | 1847. British Empire Mutual. |
| 1831. Scottish Equitable. | 1852. ‡Marine and General Mutual. |
| 1832. Friends' Provident. | 1861. Western Counties and London Mutual. |
| 1834. Mutual. | |
| 1835. Metropolitan. | |

* Also *Mutual Fire Insurance, founded 1696.*

† Also *Sickness Insurance.*

‡ Also Insurances of Mariners' and Passengers' Effects.

II.—PROPRIETARY LIFE OFFICES—55.

- | | |
|--------------------------------------|--|
| 1797. Pelican. | 1853. Briton Medical and General. |
| 1806. Provident. | 1854. British Equitable. |
| „ Rock. | „ Emperor. |
| 1807. Eagle. | „ National Guardian. |
| 1810. Sun. | 1855. Whittington. |
| 1820. Imperial. | 1862. London and Lancashire. |
| 1823. Edinburgh. | 1863. British Legal. |
| „ Law. | 1864. Pearl. |
| 1824. Clerical, Medical and General. | „ Sceptre. |
| „ United Kent. | 1865. Scottish Imperial. |
| 1825. Crown. | 1866. British Workman's. |
| „ Standard. | „ United Kingdom Assurance Corporation. |
| „ University. | 1868. Masonic and General. |
| 1833. Argus. | 1869. London & Manchester Industrial. |
| 1834. Universal. | 1870. City. |
| 1836. Legal and General. | „ Positive. |
| „ Westminster and General. | „ Yorkshire Provident. |
| 1838. City of Glasgow. | 1872. Industrial of Great Britain. |
| „ Life Association of Scotland. | 1875. ✓ Briton Limited. |
| 1839. English and Scottish Law. | „ Refuge. |
| 1843. Star. | 1876. ✓ Scottish Metropolitan. |
| „ Preserver. | „ Liverpool, Manchester and Birmingham Industrial. |
| 1844. Equity and Law. | „ National Weekly. |
| 1845. Sovereign. | 1881. ✓ Scottish Life. |
| 1848. Gresham. | „ ✓ London, Edinburgh and Glasgow. |
| „ Prudential. | 1883. ✓ Blue Ribbon. |
| 1850. Law Property. | „ ✓ Scottish Temperance. |
| 1852. Provincial. | |

III.—PROPRIETARY LIFE, FIRE, &c., OFFICES—25.

1721.	Royal Exchange Assurance.	1825.	Scottish Provincial.
„	London Assurance Corporation.	1805.*	} Caledonian.
1807.	West of England.	1833.	
1808.	Atlas.	1836.	Liverpool & London & Globe.
1714.*	} Union.	1836.	Northern.
1813.		1837.	General.
1821.	Guardian.	1840.	Church of England.
1822.	National (Ireland).	„	Royal Farmers.
1809.*	} North British and Mercantile.	1845.	Royal.
1823.		1852.	Lancashire.
1824.	Alliance.	1854.	Law Union.
„	Patriotic.	1855.	Midland Counties.
1824.	} Scottish Union and National.	1857.	Queen.
1841.		1861.	Commercial Union.
1824.	Yorkshire.		

The Companies marked thus * were founded originally as *Fire Insurance Offices*, and the earlier date denotes the year of formation.

MARINE INSURANCE.

The principal Marine Insurance Companies of English origin are twenty-two in number (the name and date of each will be found annexed), and agencies or branches have been established to some forty other companies, whose head-quarters are in India, the Colonies, or other places abroad.

The following is a summary of the Revenue Account of those Companies which unite with the business of Marine, that of Fire and Life Insurance :—

TITLE.	Premiums less Re- Insurances.	Management and other Expenses.	Losses less Re- Insurances.	Interest and other Receipts.
	£	£	£	£
Commercial Union	211,836	7,053	202,015	22,845
London Assurance Corporation ...	145,722	3,471	139,398	17,880
Royal Exchange	174,364	9,125	219,200	16,098

The reports which are already published of some of the principal Marine Companies, to wit, the *Alliance, British and Foreign, London and Provincial, Ocean, Sea, Universal*, and others, shew that the financial year recently closed, has been one of average prosperity.

The following is a list of the principal British Marine Insurance Companies, with date of establishment:—

Alliance	1824	London & Provincial	1860	Royal Exchange	1720
British and Foreign...	1863	London Assurance		Sea	1876
City of London ...	1881	Corporation	1720	Standard	1871
Commercial Union...	1861	Marine	1836	Thames & Mersey ...	1860
Globe	1870	Maritime	1864	Ulster	1868
Home and Colonial...	1864	Merchants	1871	Union	1863
Imperial	1872	Ocean	1859	Universal	1859
Indemnity	1824	Reliance	1881		

PLATE GLASS INSURANCE.

This branch of Insurance was introduced to public consideration, in the year 1852, by the *Plate Glass Insurance Company*, and the business appears to be now conducted by fifteen offices:—The *Bradford* (1874); *Caledonian* (1871); *Commercial* (1880); *Edinburgh and Provincial* (1878); *Guardian* (1863); *Lancashire* (1876); *London and County* (1873); *London and General* (1861); *National Provincial* (1854); *Northern* (1858); *Norwich and London*, also Accident Insurance (1856); *Plate Glass* (1852); *Scottish Plate Glass* (1870); *Ulster* (1878); and *Yorkshire and London* (1874).

The premium for replacing plate-glass breakages ranges from 3s. 6d. upwards; the salvage becoming, of course, the property of the Company.

STEAM BOILER INSURANCE.

This Branch of Insurance was introduced to the public in 1859, by the formation in Manchester of the *Steam Boiler Assurance Company*. In addition to the insurance of steam boilers, with the buildings and machinery connected therewith, the Company issues policies of insurance on the lives of enginemmen, stokers, and all persons attendant upon boilers and engines.

The following is a list of the existing Boiler Insurance Companies:

Boiler Insurance and Steam Power, Manchester (1859); *Engine, Boiler, and Employers' Liability*, Manchester (1879); *English and Scottish*, Manchester and Glasgow (1879); *London Mutual* (1877); *Manchester Steam Users'* (1854); *Midland Steam Boiler*, Wolverhampton (1852); *Mutual Boiler*, Manchester (1876); *National Boiler*, Manchester (1864); *Newcastle-on-Tyne Boiler* (1878); *Scottish Boiler*, Glasgow (1881); and *Yorkshire Boiler*, Bradford, Yorkshire (1873).

SHARE LIST OF INSURANCE COMPANIES.

As a means for permanent investment, there is probably no branch of Joint Stock enterprise which should command more favourable consideration, on the part of the capitalist, than the shares of well-managed Insurance Companies. Comparatively free from the fluctuating influences of trade, and with calculations based upon the most reliable *data*, the value of Insurance shares generally varies less than those of other branches of business; while a portion of the profit ascertained being usually set apart to increase the paid-up capital, the value becomes proportionately enhanced, and the risk or liability proportionately minimized. The following is a list of Shares carefully compiled from the best sources of information:—

Dividend payable.	Paid-up and Bonus Additions.	Div. for last 12 mths per Shr.	Last Bonus per Share.	NAME OF COMPANY.	Price 1st Dec., 1883.
March	1	3/	...	Accident Insurance, Limited ...	2½ — 2½
April & Oct.	11	33/	...	|| Alliance Fire and Life ...	38½ — 39½
Jan. & July	25	20/	...	Alliance Marine, Limited ...	21 — 23
Jan. & July	28	33/6	(1879) ... £5	† Argus Life ...	27 — 29
July	6	20/	...	Atlas Fire and Life ...	17 — 18
February	2	8/	...	Boiler and Steam Power, Limited	5 — 6
Aug.	1	...	...	Bolton Cotton Trade Mut. Fire, Ld	...
Jan. & July	4	22/	...	British & Foreign Marine, Limtd.	21 — 22
May	10	22/	...	British Equitable Life ...	...
November	...	7½%	...	British Legal Life, Limited ...	...
June	2½	...	...	British Re-Insurance Fire, Lim.	½ — ½
June	16/8	1/4	...	British Workman's Life, Limited	...
May	101	-6	...	Briton Life Association, Limited	...
May	3	...	...	Briton Med. and Gen. Life Asso.	...
May	12½	£3 10/	...	† Caledonian Fire and Life ...	17½ — 17½
Jan. & July	2	4/9	(1878) ...	|| Church of England Fire and Life	4 — 5
April	2½	6/	...	City of Glasgow Life Assurance	6½ — 7
June	1	1/	...	City of London Fire, Limited ...	½ — ½
February	2	2/	...	City of London Marine, Limited	½ — ½
August ...	10	10/	(1882) £11 10/	† Clerical, Medical & General Life	41 — 43
Mar. & Sept	5	20/	...	Commercial Union F. L. & Mar.	19 — 20
January ...	80	£5	(1882) ... £5	County Fire ...	145 — 155
February ...	...	5/	(1880) ...	County Hail Storm ...	...
Jan. & July	50	67/	...	† Crown Life ...	48 — 50
April	5	5/	(1877) ... 21/6	† Eagle Life ...	5½ — 6½
July	15	36/	...	Edinburgh Life ...	40 — 41
June	2½	2/6	...	Emperor Fire ...	...
June	32/6	2/	...	Emperor Life ...	1½ — 1½
April	1	2/	...	Employers' Liability, Limited ...	2½ — 2½
March	1	...	...	English and Scottish Boiler, Lim.	½ — ½
Jan. & July	3½	6/6	(1881) ...	|| English and Scottish Law Life...	6 — 6½
February	1	2/8	...	Equitable Fire, Limited...	2½ — 2½
April & Oct	100	£5	(1878) ... 1½%	Equitable Reversionary Int., Ld.	109 — 110
January ...	6	17/6	(1880) ...	|| Equity and Law Life ...	19½ — 20½

* Bonus every 7 years.

† Paid in Cash (Bonus every 5 years).

‡ Added to Capital.

|| Included in Dividend.

SHARE LIST OF INSURANCE COMPANIES—*continued.*

Dividend payable.	Paid-up and Bonus Additions.	Div. for last 12 mths. per Shr.	Last Bonus per Share.	NAME OF COMPANY.	Price 1st Dec., 1883.
April & Oct	2	2/5	...	Fire Insurance Association, Lim.	1½ — 2
April	2	1/5	...	Fire Re-Insurance, Limited	...
... ..	6	7/	...	General Haistorm	7½ — 8½
Jan. & July	5	8/	...	General Life and Fire	8 — 9
Mar. & Sept	100	£7 10/	...	General Reversionary	112 — 115
... ..	1	...	...	Globe Accident, Limited	8 — 7
July	2	...	...	Globe Marine, Limited	2 — 1½
Jan. & July	1	1/ (1879)	£3 8/	Gresham Life	...
July	1	1/	...	Guarantee Ass. of Scotland, Lim.	...
Jan. & July	20	40/	...	†Guarantee Society	33 — 35
Jan. & July	50	60/	...	|| Guardian Fire and Life	62 — 64
August ...	1	...	...	Guardn. Horse, Vehicle, & Gen. Ld	...
... ..	6/	-7/	...	Guardian Plate Glass, Limited	...
Feb. & Aug.	5	...	...	Home and Colonial Marine, Ld.	0 — ½
Jan. & July	25	£7	...	Imperial Fire	135 — 140
July	10	20/ (1881)	£2 10/	†Imperial Life	21 — 23
March	...	6°/	...	Imperial Live Stock, Limited	...
February...	6	...	...	Imperial Marine, Limited	...
March	10/	...	...	Imperial Union Accident, Lim.	1 — 3
Feb. & Aug.	£7	24/	...	Indemnity Marine	15 — 16
January ...	2	...	...	International Marine, Limited	1½ — 2½
April & Sep	50	£10	...	Kent Fire	...
Jan. & July	2	8/	...	Lancashire Fire and Life	5 — 5½
March	1½	1/	...	Lancashire & Yorkshire Accident	3 — 3½
June	2½	16/6	...	Law Fire	15½ — 16½
April & Oct	100	£4 5/ (1880)	...£13	†Law Life	112 — 115
April & Oct	100	£6	...	Law Reversionary Interest	112 — 115
June & Dec.	12/	4/	...	†Law Union Fire and Life	3 — 3½
July	8	13/ (1882)	...	|| Legal and General Life	12½ — 12¾
May & Oct.	8½	26/3 (1881)	...5/	Life Association of Scotland	26 — 28
May	2	...	...	Lion Fire, Limited	½ — 1
June & Dec.	...	20/	...	Liverpool and London £1 Anns.	23 — 24
May & Nov.	2	20/	...	Liverpool Lond. & Globe F. & L.	21 — 22
April & Oct	12½	£3	...	London Assurance, F., L. & Mar.	55 — 57
... ..	10/	...	...	Lond., Edin., & Glasgow Life, Ld.	...
April	2	3/2	...	Lond. Guarantee & Accident, Ld.	2½ — 3½
June	...	...	...	London Mutual Boiler, Limited	7 — 1½
May	2½	2/6	...	London and Lancashire Fire	3½ — 4½
Jan. & July	£1 7/	1/4 (1878)	...	†London and Lancashire Life	1½ — 2
June	1	1/	...	London & Manchester Indust. Ld.	...
March	2½	...	...	London & North West. Fire, Ld.	...
March	1	...	...	London & Provincial Fire, Lim.	1 — 1½
... ..	...	...	...	Lond. & Prov. Horse & Carriage, Ld	3½ — 3¾
Jan. & July	2	6/	...	London and Provincial Marine...	4 — 4½
June	2	5°/ (1880)	...	London & Staffordshire Fire, Ld.	8 — 7
Jan. & July	2	3/	...	Manchester Fire	2½ — 3
Jan. & July	4½	5/	...	Marine, Limited	27½ — 28½
January ...	2	38/	...	Maritime Insurance, Limited	4½ — 4¾
February...	1	...	...	Masonic & General Life, Limited	8 — 1½
Jan. & Mar.	2½	...	...	Merchants' Marine, Limited	1½ — 1
June	£1 12/6	5/6	...	Midland Counties Fire and Life	...
August ...	2	4/ (1880)	10/	|| Midland Steam Boiler Inspection	...
March	2	...	...	Millers' and General Fire, Lim.	...
February...	25	£3 10/	...	National (Ireland) Fire and Life	54 — 56
... ..	2	8/	...	†National Boiler, Limited	6½ — 6¾
February...	2	1/5	...	National Fire, Limited	1½ — 1¾
... ..	2	...	...	†National Guar. and Surety. Lim.	4 — 4½
Jan. & July	22½	20/3	...	National Reversionary	17 — 19

* Bonus every 7 years.

† Paid in cash (Bonus every 5 years).

‡ Added to Capital.

|| Included in Dividend.

SHARE LIST OF INSURANCE COMPANIES—*continued.*

Dividend payable.	Paid up and Bonus Additions.	Div. for last 12 mths per Shr.	Last Bonus per Share.	NAME OF COMPANY.	Price 1st Dec., 1883.
April & Oct	6½	20/	(1881) ... ‡25	North Brit. & Mercantile F. & L.	24 — 26
June & Dec.	2½	...	(1880) ‡ £5	Northern Fire and Life ...	42 — 44
...	5	6/3	...	† Northern Marine, Limited ...	5½ — 5½
February...	...	8/	...	Northern Maritime, Limited ...	...
December	5	...	(1880) £1	Norwich and London Accident...	10½ — 11½
...	10	50/	...	Norwich Equitable Fire...	1 — 1½
Jan. & July	12	£5	...	Norwich Union Fire ...	80 — 90
January ...	5	10/	...	Ocean Marine ...	5½ — 5½
March	1	2/	...	Ocean, Rail., & Gen. Accid., Ld.	...
Mar. & Sept	£9 4/7	12/	...	Patriotic (Ireland) Fire and Life	9½ — 10½
August ...	2½	5/	...	Pearl Life, Limited ...	...
May.....	34	£4	(1881) ...	Pelican Life ...	60 — 62
April & Oct	...	£15	...	Phoenix Fire ...	220 — 225
May.....	5/6	...	...	Positive Life ...	2/6 — 3/6
January ...	10	25/	(1878) ... £6	† Provident Life ...	32 — 35
February...	1½	-7½	...	Provincial Life ...	...
March	4	4/	(1881) £5 18/	Prudential Life & Industrial Ass.	...
May & Nov.	1	2/	...	Queen Fire and Life ...	1½ — 2½
Mar. & Sept	33/	8/	...	Railway Passengers ...	7 — 7½
January ...	2	1/6	...	Reliance Marine, Limited ...	3 — 3½
Jan. & July	100	£5	...	† Reversionary Interest Society ...	102 — 107
April & Oct	10	7/6	(1882) ...	* Rock Life ...	8 — 8½
Jan. & July	Stock	£20	...	Royal Exchange Fire, Life & M.	395 — 405
May.....	2	8/	...	Royal Farmers and General ...	6½ — 7
Feb. & Aug.	3	25/	...	† Royal Fire and Life ...	28 — 29
Mar. & Sept	...	£8	...	Salop Fire Office... ..	...
February...	1	1/3	(1878) ... 8/	Sceptre Life ...	2½ — 2½
February...	1	1/3	...	Scottish Accident ...	1½ — 1½
May	1	...	...	Scottish Imperial Fire and Life	1 — 1½
July	1	...	...	Scottish Life and Accident, Lim.	1 — 1½
August ...	1½	1/6	...	Scottish Metropolitan Life ...	1½ — 1½
May & Nov.	3	12/	(1882) 12/	Scottish Provincial Fire and Life	14 — 14½
February...	2	...	...	Scottish Reversionary, Limited...	2½ — 3
May.....	1	3/2½	...	Scottish Union and National (A)	3 — 3½
May.....	3½	12/	...	Do. do. do. (B)	11 — 11½
January ...	2	4/	...	Sea Marine, Limited ...	5½ — 6
September	12	18/	...	Shropshire and North Wales Fire	17 — 19
...	3½	...	(1879) ...	Sovereign Life ...	7 — 1½
April	4½	2/6	...	Standard Fire, Limited ...	7 — 7½
May & Nov.	12	£2 10/	(1882) ...	† Standard Life ...	48 — 50
January ...	4	4/	...	Standard Marine, Limited ...	4½ — 5½
January ...	1½	1/3	(1879) £5 10/	Star Life ...	14 — 16
Jan. & July	...	£27	...	Sun Fire ...	445 — 450
Jan. & July	10	£2 14/	(1878) ... £12	† Sun Life ...	88 — 92
Feb. & Aug.	2	12/	...	† Thames and Mersey Marine, Ld.	10½ — 10½
Jan. & July	20	£22	(1878) ...	† Union Marine Fire and Life ...	550 — 560
January ...	3½	3/6	...	Union Marine, Limited ...	4½ — 5
August ...	10	10/	...	United Fire Re-Insurance, Lim.	10 — 10½
July	50	£3 10/	...	United Kent Life, Limited ...	...
Jan. & July	12	52/	(1881) £1	† Universal Life ...	40 — 40½
Jan. & July	3	10/	...	Universal Marine, Limited ...	5½ — 6½
June.....	5	5/	(1880) ... 37/6	† University Life ...	7 — 7½
August ...	10/	-6	...	Wesleyan Meth. Trust Fire, Lim.	...
Jan. & July	35	35/	(1878) ... £16	† West of England Fire and Life...	49 — 51
February...	...	17°/o	...	Westminster and General Life ...	...
July	2	2/	(1882) 8½°/o	Whittington Life...	2½ — 3½
February...	1	1/6	...	Yorksh. Boiler & Steam Users, Ld.	...
April	5	£1 16/	...	Yorkshire Fire and Life...	40 — 42

EXPECTATION OF LIFE.

Table showing the Expectation or Average duration of Life, deduced from the Northampton, Carlisle, Equitable, Seventeen Offices, English (or National), and Actuaries' HM (Healthy Males) Experience.

Completed Age.	Northampton Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices" Experience.	English (or National) Experience. No. 3 (Males)	Actuaries' HM (Healthy Males) Experience.	Completed Age.
	1780.	1815.	1834.	1843.	1864.	1869.	
	Years.	Years.	Years.	Years.	Years.	Years.	
0	25'18	38'72	..	..	39'91	57'64	0
5	40'84	51'25	..	..	49'71	53'83	5
10	39'78	48'82	48'83	48'36	47'05	49'89	10
11	39'14	48'04	48'02	47'68	46'31	49'38	11
12	38'49	47'27	47'20	47'01	45'54	48'38	12
13	37'83	46'51	46'40	46'33	44'76	47'50	13
14	37'17	45'75	45'60	45'64	43'97	46'60	14
15	36'51	45'00	44'81	44'96	43'18	45'90	15
16	35'85	44'27	44'04	44'27	42'40	45'14	16
17	35'20	43'57	43'27	43'58	41'64	44'23	17
18	34'58	42'87	42'52	42'88	40'90	43'39	18
19	33'99	42'17	41'78	42'19	40'17	42'64	19
20	33'43	41'46	41'06	41'49	39'48	41'98	20
21	32'90	40'75	40'33	40'79	38'80	41'23	21
22	32'39	40'04	39'60	40'09	38'13	40'51	22
23	31'88	39'31	38'88	39'39	37'46	39'84	23
24	31'36	38'59	38'16	38'68	36'79	39'15	24
25	30'85	37'86	37'44	37'98	36'12	38'44	25
26	30'33	37'14	36'73	37'27	35'44	37'65	26
27	29'82	36'51	36'02	36'56	34'77	36'93	27
28	29'30	35'69	35'33	35'86	34'10	36'18	28
29	28'79	35'00	34'65	35'15	33'43	35'47	29
30	28'27	34'34	33'98	34'43	32'76	34'75	30
31	27'76	33'68	33'30	33'72	32'09	34'04	31
32	27'24	33'03	32'64	33'01	31'42	33'30	32
33	26'72	32'36	31'98	32'30	30'74	32'59	33
34	26'20	31'68	31'32	31'58	30'07	31'86	34
35	25'68	31'00	30'66	30'87	29'40	31'15	35
36	25'16	30'32	30'01	30'15	28'73	30'41	36
37	24'64	29'64	29'35	29'44	28'06	29'69	37
38	24'12	28'96	28'70	28'72	27'39	28'97	38
39	23'60	28'28	28'05	28'00	26'72	28'27	39
40	23'08	27'61	27'40	27'28	26'06	27'57	40
41	22'56	26'97	26'74	26'56	25'39	26'85	41
42	22'04	26'34	26'07	25'84	24'73	26'14	42
43	21'54	25'71	25'40	25'12	24'07	25'42	43
44	21'03	25'09	24'75	24'40	23'41	24'69	44
45	20'52	24'46	24'10	23'69	22'76	23'98	45
46	20'02	23'82	23'44	22'97	22'11	23'27	46
47	19'51	23'17	22'78	22'27	21'46	22'57	47
48	19'00	22'50	22'12	21'56	20'82	21'89	48
49	18'49	21'81	21'47	20'87	20'17	21'20	49

TABLE—EXPECTATION OF LIFE—(continued).

Completed Age.	Northampton Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices' " Experience.	English (or National) Experience. No. 3 (Males)	Actuaries' HM (Healthy Males) Experience.	Completed Age.
	1780.	1815.	1834.	1843.	1864.	1869.	
	Years.	Years.	Years.	Years.	Years.	Years.	
50	17'99	21'11	20'83	20'18	19'54	20'51	50
51	17'50	20'39	20'20	19'50	18'90	19'84	51
52	17'02	19'68	19'59	18'82	18'28	19'17	52
53	16'54	18'97	19'00	18'16	17'67	18'50	53
54	16'06	18'28	18'43	17'50	17'06	17'81	54
55	15'58	17'58	17'85	16'86	16'45	17'14	55
56	15'10	16'89	17'28	16'22	15'86	16'53	56
57	14'63	16'21	16'71	15'59	15'26	15'90	57
58	14'15	15'55	16'15	14'97	14'68	15'26	58
59	13'68	14'92	15'60	14'37	14'10	14'64	59
60	13'21	14'34	15'06	13'77	13'53	13'99	60
61	12'75	13'82	14'51	13'18	12'96	13'42	61
62	12'28	13'31	13'96	12'61	12'41	12'83	62
63	11'81	12'81	13'42	12'05	11'87	12'26	63
64	11'35	12'30	12'88	11'51	11'34	11'72	64
65	10'88	11'79	12'35	10'97	10'82	11'17	65
66	10'42	11'27	11'83	10'46	10'32	10'65	66
67	9'96	10'75	11'32	9'96	9'83	10'12	67
68	9'50	10'23	10'82	9'47	9'36	9'61	68
69	9'05	9'70	10'32	9'00	8'90	9'13	69
70	8'60	9'18	9'84	8'54	8'45	8'68	70
71	8'17	8'65	9'36	8'10	8'03	8'16	71
72	7'74	8'16	8'88	7'67	7'62	7'65	72
73	7'33	7'72	8'42	7'26	7'22	7'24	73
74	6'92	7'33	7'97	6'86	6'85	6'83	74
75	6'54	7'01	7'52	6'48	6'49	6'56	75
76	6'18	6'69	7'08	6'11	6'15	6'17	76
77	5'83	6'40	6'64	5'76	5'82	5'85	77
78	5'48	6'12	6'20	5'42	5'51	5'48	78
79	5'11	5'80	5'78	5'09	5'21	5'22	79
80	4'75	5'51	5'38	4'78	4'93	4'93	80
81	4'41	5'21	5'00	4'48	4'66	4'61	81
82	4'09	4'93	4'63	4'18	4'41	4'36	82
83	3'80	4'65	4'30	3'90	4'17	4'04	83
84	3'58	4'39	4'00	3'63	3'95	3'84	84
85	3'37	4'12	3'73	3'36	3'73	3'58	85
86	3'19	3'90	3'50	3'10	3'53	3'44	86
87	3'01	3'71	3'31	2'84	3'34	3'26	87
88	2'86	3'59	3'11	2'59	3'16	3'05	88
89	2'66	3'47	2'91	2'35	3'00	2'94	89
90	2'41	3'28	2'65	2'11	2'84	2'68	90
91	2'09	3'26	2'36	1'89	2'69	2'46	91
92	1'75	3'37	2'03	1'67	2'55	2'25	92
93	1'37	3'48	1'70	1'47	2'41	2'34	93
94	1'05	3'53	1'31	1'28	2'29	2'90	94
95	75	3'53	1'05	1'12	2'17	1'90	95
96	50	3'46	75	99	2'06	1'06	96
97	..	3'28	50	89	1'95	1'00	97
98	..	3'07	..	75	1'85	50	98
99	..	2'77	..	50	1'76	..	99

THE INSURANCE PRESS.

The following is a list of the Papers devoted wholly or in part to the dissemination of Insurance intelligence—giving the title, the date when published, and other particulars :—

NAME.	Date.	When Published	Price	Published by	Address.
Commercial World...	1868	1 & 15 month	d. 3	J. G. Buckle ...	10, Adam St., Adelphi, W.C.
Croydon Ins. Record	...	...	1	E. Wain ...	Croydon.
Finance Chronicle and Insur. Circular	1869	1 & 15 month	4	Russell & Co....	8, John St., Adelphi.
Fireman	...	...	3	A. Dale ...	2, Grocers' Hall Court.
Insurance	1881	Monthly	3	Doherty & Co..	4, Spring Gardens, W.C.
Insurance Agent and Review.	...	...	2	T. Murby ...	32, Bouverie Street.
Insurance Gazette ...	1856	1st	4	...	89, Queen Street, Cheapside, E.C.
„ Guardian	1867	1st	1	E. W. Allen ...	Stationers' Hall Court, E.C.
„ Journal ...	1878	Monthly	3	...	80, Fleet Street.
„ Post and	...	Weekly	2	J. Stacey ...	2, Whitefriars St., Fleet St., London, E.C.
„ Remembrancer	1883	...	...	...	...
Insurance Record ...	1863	Friday	2	B. Clegg ...	13, York Street, W.C.
„ Spectator	...	...	4	Modern Press...	13, Paternoster Row.
„ World ...	...	Weekly	1	...	Bury Ct., St. Mary Axe.
Insurer's Guide ...	...	...	...	...	7 and 8, Union Street, Birmingham.
Irish Insur., Banking & Finance Journal.	...	...	6	T.N.Stack,F.S.S.	5, D'Olier St., Dublin.
Policy Holder ...	...	Wednesday	2	Policy Holder Company.	8, York Street, Manchester.
Post Magazine ...	1840	Saturday	1	H. S. Hughes...	4, Wine Office Court, Fleet Street.
Review	1869	Wednesday	6	Wyman & Sons	74 to 76, Gt. Queen St.
Scottish Banking and Insur. Magazine,	...	...	6	Birrell & Co. ...	North St. David St., Edinburgh.
Finance Record ...	...	...	...	...	...

To the foregoing list may be added the *Assurance Magazine and Journal of the Institute of Actuaries*, published quarterly (C. & E. Layton), 2s. 6d.; Transactions of the Actuarial Society of Edinburgh (C. & E. Layton), at intervals; the Transactions of the Insurance and Actuarial Society of Glasgow (C. & E. Layton), at intervals; the *Insurance Blue Book*, published yearly, price 1s. 6d. (T. Murby); the *Post Magazine Almanack*, yearly, price 6d.; and the *Review Almanack*, yearly, price 5s.

Comprising Date of Establishment, Title, Business, Chief and Principal Branch Offices, Board Days, and Principal Officers.

* * The letter M is added to distinguish the Mutual Life Office when it is not expressed in Title.

* The date of establishment marked thus (*) relates to the time when the business of *Life* Insurance was undertaken. Thus, the Caledonian, founded as a Fire Insurance Company in 1805, commenced business as a Life Office in 1833.

† The Companies marked thus are Industrial Life Offices, enrolled under the Friendly Societies Acts, having Agencies in various parts of the Kingdom.

See Adver- tisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
155	Accident 1866	Accid. Death or Injury	7, Bank Buildings, E.C. ..	1 ³⁰ Tu.	Charles Harding	Edward J. Dent.
	Adelaide	Marine and Fire ..	Jerusalem Ch., Cornhill ..	.. ..	Thos. Parsons, <i>Undr.</i> ..	W. Pears, <i>Ass. Man.</i>
	Alliance British & For. 1824	Life, Fire	Bartholomew Lane, E.C.	12 ⁴⁰ W.	Marcus N. Adler, <i>Actuary</i>	Rbt. Lewis, <i>Ch. Sec.</i>
	Alliance, Limited .. 1824	Marine	Capel Court, E.C. ..	12 ¹⁵ W.	E. W. Nicholls, <i>Undr.</i> ..	A. I. Montefiore.
	Anchor (<i>Jakor</i>) of Moscow	Fire Re-Insurance ..	36, Lombard Street, E.C.	.. ..	Th. Lange, Moscow ..	F. M. Hartung, <i>Eng.</i>
	Argus 1833	Life	27, King St., Covent Garden	3 ⁰ Th.	George Humphreys, M.A.	J. Congreve, M.A., <i>Sec.</i>
116	Atlas 1808	Life, Fire, Accident ..	92, Cheapside, E.C. ..	12 ⁰ Tu. F.	William Hy. Tyndall, <i>Act.</i>	Richard Ray, <i>Sec.</i>
	Australian Mu. Prov. 1849	Life Annuities	Sydney, New S. Wales.	.. ..	A. J. Ralston, <i>Sec.</i> ..	[Agents. H. S. King & Co.,
	<i>London</i> .. ..	.. ..	65, Cornhill, E.C. ..	.. ..	D. Sienkiewicz, Vienna ..	F. M. Hartung, <i>Eng.</i>
	Azienda of Vienna . 1822	Fire Re-Insurance ..	36, Lombard Street, E.C.	.. ..	{ Wm. Hy. Greening, } <i>Manr. Dir.</i>	
	Blue Ribbon .. 1883	Life, Accident ..	{ Colmore Chambers, New- } hall St., Birmingham	.. ..	Niel McDougall, C.E. ..	Percival Hartley.
	Boiler & Steam Power 1859	Boilers, Engines, Machy. & Insure. Workpeople ..	67, King St., Manchester 139, Cannon Street, E.C.	1st Fr. Mo.	.. ..	Fred. Butler, <i>Agent.</i>
	<i>London</i>	Plate and other Glass	30, Darley St., Bradford	.. ..	.. ..	J. Holder.
	Bradford Plate Glass ..	Sickness, Life, Anns.	11, Prince Albert Street, Brighton.	1st Tu. Mo.	F. G. P. Neison	John Hatton.
	†Brighton and Sussex 1847	.. ..	.. ..	.. ..	.. ..	.. ..
	Mutual Provident ..	.. ..	.. ..	.. ..	.. ..	.. ..
	Bright. & Suss. Un., Ld. 1881	Fire	162, North St., Brighton	11 ⁰ Th.	Robt. H. Perry, <i>Manr.</i> ..	John B. Madden, <i>Sc.</i>
	British & For. Marine 1863	Marine	Exchange Bldgs, Liverpool	12 ³⁰ W.	R. N. Dale, <i>Underwriter</i>	W. D. Pritt.
	<i>London</i> .. ..	.. ..	26, Cornhill, E.C. ..	.. ..	W. S. Browne, <i>do. in Lond.</i>	.. ..
142	British Empire Mutual 1847	Life, Annuities ..	32, New Bridge St., E.C.	4 ⁰ Tu.	Josiah Martin, <i>Actuary</i> ..	Edwin Bowley.
117	British Equitable .. 1854	Life	4, Queen St. Place, E.C.	12 ⁰ Fr.	W. S. Gover, <i>Man. Dir.</i>	J. W. Fairey, <i>Sub. Man</i>

en- ment page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
114	British Legal .. 1863	Industrial Life	141, George St., Glasgow	.. ..	Henry Steel, <i>Man.</i>	[& Sec. W. E. Stark, <i>Man.</i>
	British Marine Mutual ..	Marine	5, New London St., E.C.	12 o W.	E. R. Evans & Co., <i>Manrs.</i>	
	British Re-Insurance 1880	Fire Re-Insurance	Spring Gdns., Manchester	12 o Tu.	.. ..	D. A. Beckett.
	British Workman's 1866	Life and Accidents	Broad St. Corner, Birmingham.	10 30 Th.	H. Port, <i>Man.</i>	George Bate.
	<i>London</i> ..	.. ..	10, City Road, E.C.	.. ..	.. ..	{ John Mesent, <i>Secy.</i> Wm. Beaman, <i>Asst. Sec.</i>
118	Briton, Med. & Gen. 1854	Life, Annuities, &c.	429, Strand, W.C.	2 30 Th.	Arthur Scratchley, <i>Acty.</i>	William Beaman.
	Briton .. 1875	Life, Annuities, &c.	429, Strand, W.C.	3 30 Th.	John Messent	E. S. Henshaw, <i>Sec.</i>
	Builders' Accident 1881	Accident to Workmen	27a, King St., Cov. Garden	Mo. & 2nd Th.	John Whitcher, F.S.S.	
143	Caledonian .. { 1805 *1833	Fire, Life, Annuities	19, George St., Edinburgh	2 45 Tu.	David Deuchar	D. J. Surene.
	<i>London</i> ..	.. ..	82, King William St., E.C.	.. ..	.. ..	J. Allan Cunningham
	Caledonian .. 1871	Plate Glass	131, Hope Street, Glasgow	.. ..	W. McCulloch, <i>Mn. Dir.</i>	George Mackie.
	Capital .. 1881	Guarantee	19 & 212, Victoria St.	.. ..	.. ..	Adam Steuart, <i>Sec.</i>
	Church of England 1840	Life, Fire, Annuities	9 & 10, King St., Cheapside	1 o W.	.. ..	H. M. Baker.
143	City .. 1870	Life	2, Broad Street Bldgs., E.C.	.. ..	C. T. Southwell, <i>Man. Dir.</i>	George Gray.
	City of Glasgow .. 1838	Life, Annuities	Renfield Street, Glasgow	2 o Th.	Fredk. F. Elderton	John W. Bell.
	<i>London</i> ..	.. ..	12, King William St., E.C.	12 30 W.	.. ..	
	City of London .. 1881	Fire	101, Cheapside, E.C.	2 o W.	L. C. Phillips, <i>Gen. Man.</i>	Rich. Borrow, <i>Sec.</i>
	City of London .. 1881	Marine	3, Royal Exch. Buildings	.. ..	Philip Secretan, <i>Under.</i>	Matthew Hodgson.
119	Clergy Mutual .. 1829	Life, Annuities	2 & 3, The Sanctuary, Westminster	2 o Tu.	Stewart Helder	B. Newbatt.
		Ordinary & Invalid Lives	13, St. James's Square, S.W.	2 o W.	B. Newbatt, <i>Act.</i>	E. Walker, <i>Supt.</i>
	Clerical, Med. & Gen. 1824	.. ..	Mansion House Bldgs, E.C.	.. ..	{ T. E. Young, B.A., <i>Act.</i> D. M. Lang, <i>Fire Man.</i> J. Carr Saunders, <i>Under.</i>	Saml. J. Pipkin.
115	City Office ..	.. ..	19 and 20, Cornhill, E.C.	2 o Tu.	James Odgers, <i>Man.</i>	O. Fitzgeorge.
	Commercial Union 1861	Life, Fire, Mar., Anns.	Corporation St., Manchsr	2nd & 4th Tu.	H. Charlton	
	Co-operative .. 1867	Fire, Fidelity Guar.	45, Cornhill, E.C.	.. ..	.. ..	
115	Confiance, La. .. 1844	Fire	.. ..	.. ..	.. ..	
	<i>Custom House Quay</i> ..	.. ..	.. ..	.. ..	.. ..	

120	County 1847 Crown 1825 <i>Edinburgh</i> <i>Dublin</i> Cyclists' Accident.. 1883	Hail Storm Life, Annuities Bicycle & other Accidents.	Hertford 188, Fleet Street, E.C. .. 67, George Street 46, Dame Street 15, Coleman Street, E.C.	12' o Sa. 11' 30 F.	J. W. Chesshyre. Geo. Todd, M.A., <i>Acty.</i> John Alfred Clarke.	{ Joseph Mills, <i>Sec.</i> John Lighton, <i>Ass. Sec.</i> George McLuckie Joseph Manly.
121	Eagle 1807	Life	79, Pall Mall, S.W. ..	Wed.	George Humphreys, M.A., <i>Act. and Sec.</i>	
122	Economic (M) .. 1823	Life	6, New Bridge Street, E.C.	2' 15 F.	Richard Chas. Fisher ..	John R. Grimes.
123	Edinburgh 1823	Life, Annuities, Endts.	22, George Street	3' o Tu.	Geo. M. Low, F.F.A. ..	{ Arch. Hewat, F.F.A., F.I.A.
	Edinb. and Provincial .. 1878	Plate Glass	11, King William Street ..	.. ..	.. ..	John Duncan, F.I.A.
155	Emperor 1853	Life	8, York Bldgs, Edinburgh	3rd W.	A. Clapperton, <i>Manager.</i>	A. McCaskie, <i>Sec.</i>
	Emperor, Limited .. 1855	Life	52, Cannon Street, E.C. ..	2' 30 W.	W. S. B. Woolhouse, <i>Cons.</i>	Ebenezer Clarke.
	Employers' Liability } 1880 Ass. Corp., Lim. }	Fire	52, Cannon Street, E.C. ..	3' o W.	 [Actuary	Ebenezer Clarke.
	Employers' Liability & Workpeople's Provid. 1881	Accidents & Guarantees	{ 84 & 85, King William } Street, E.C.	2' o Th.	S. Stanley Brown, <i>Gl. Man.</i>	S. Stanley Brown, [<i>Sec.</i>
	Engine, Boiler, and Emp. Liability	Accidents	Newhall St., Birmingham	Fri.	W. H. Greening, <i>Genl. Man.</i>	
	English & Scot. Boiler 1879 <i>Glasgow</i>	{ Steam Boiler and } Accident.	Manchester .. ..	.. ..	M. Longridge, <i>Engineer.</i>	N. Merriman, <i>Sec.</i>
	English & Scottish Law 1839 <i>Edinburgh</i>	{ Steam Boilers, Ma- } chinery, &c.	100, King St., Manchester	Mo. last Fri.	H. J. Harman, <i>Ch. Eng.</i>	C. Stevenson, <i>Sec.</i>
	Equitable (M) .. 1762	Life, Annuities	53, Waterloo St., Glasg.	.. ..	J. Hill Williams ..	T. Carmichael, <i>Sec.</i>
	Equitable 1873	Life	12, Waterloo Place, S.W.	3' o F.	William Smith, LL.D.	Wm. King, <i>Ass. Act.</i>
	<i>London</i>	Life	120, Princes Street ..	11' o W.	J. W. Stephenson, F.R.A.S.	
	Equitable (U. States) 1859	Fire	Mansion House St., E.C.	F. aft. 2nd of month.	.. ..	D. R. Paterson.
124	Equity and Law .. 1844	Fire	11 & 13, St. Ann St., Man- chester.	.. ..	.. ..	L. B. Cowin.
125	Era (Indust. & Genl.) 1880	Life	1, Princes Street, Bank ..	.. ..	George W. Phillips	G. W. Parker, <i>Gen.</i>
	Essex and Suff. Equit. 1802	Life, Annuities	81, Cheapside, E.C. ..	.. ..	G. W. Berridge.	[<i>Man and Dir.</i>
		Fire	18, Lincoln's Inn Fields..	3' o W.	T. F. Taylor, ..	Wm. Jos. Bridgeman.
		Fire	11, Finsbury Square, E.C.	Friday.	.. ..	Robert Anderson.
		Fire	Colchester	11' o S.	.. ..	
	Federative 1875	Fire	7, Union Street, Oldham	Mo. 2d & last W.	Jno. Wainwright..	J. Wainwright.

Ad- ver- tise- ment page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
156	Fire Insur. Association 1880 Fire Re-Insurance 1874 Friends' Provident (M) 1832	Fire Re-Insurance Fire Risks Life, Annuities ..	66 & 67, Cornhill, E.C. 46, Queen Victoria St., E.C. 45, Darley Street, Bradford	1.0 Tu. 2' 0 12' 0 W.	W. P. Clirehugh, <i>Gen. Man.</i> Joseph Freeman, F.S.S. Jos. John Dymond ..	A. Absell, <i>Fire Supt.</i> John B. Tennant.
	General .. 1837 General (of Trieste) 1831	Fire, Life, Annuities Fire	103, Cannon Street, E.C. 60, Gracechurch St., E.C.	11'30 W.	Robert Wilson, <i>Act.</i>	Geo. Scott Freeman, <i>Man. and Sec.</i> T. S. Newbery, <i>Man. and Sec.</i>
156	General Hallstorm 1843 Glasgow & London .. <i>London</i> Globe .. 1870 Gresham .. 1848 Guar. Asso. of Scotland 1873 Guarantee Society .. 1840 Guardian .. 1821 Guardian .. 1863 <i>London</i> Guardian Horse, } Vehicle & Gen. } 1877	Hallstorm Fire Fire Marine Life, Annuities .. Fidelity Fidelity Guarantee .. Life, Fire Plate Glass Horse, Vehicle, and } Indemnity ... }	St. Giles Street, Norwich. 248, West George St., Glasg. 37, Lombard Street, E.C. 79, Cornhill, E.C. .. St. Mildred's House, E.C. 123, George St., Edinburgh 19, Birchin Lane, E.C. .. 11, Lombard Street, E.C. 49, Spring Gdns., Manchtr. 71, Fleet Street, E.C. 31, Lombard Street, E.C. 60, Gracechurch St., E.C. 26, New Bridge Street, Blackfriars, E.C. .. 8, Royal Exchange, E.C. 17, Queen Victoria St., E.C.	3' 0 S. Every 3 mos. Mo. 2nd Th. 2' 0 W. 12'30 Th. 2' 0 W. 1'30 W. 1' 0 F. 11'0 2nd W. 2nd Tu. 3'0.	Charles W. Pearce. S. H. Hewitt Thos. G. Ackland, <i>Act.</i> F. J. Marsden, <i>Man. Fire</i> Leonard Fosbrooke, <i>Sec.</i> { Ernest H. Wilson, <i>Gen.</i> <i>Man.</i> }	C. S. Gilman. [<i>Lon. Man.</i> Geo. King, <i>Sec. and</i> B. Francis Cobb. Joseph Allen, <i>Sec.</i> F. A. Bringloe, <i>Man.</i> Augs. Muzio, <i>Sec.</i> T. G. C. Browne, <i>Act. & Sec.</i>
145	Hamburg-Bremen .. 1854 Hand-in-Hand (M) } 1866 1836 } Home and Colonial 1864 Horse Insurance Co. ..	Fire Fire, Life, Annuities } Marine Horse and Live Stock	26, New Bridge Street, Blackfriars, E.C. .. 8, Royal Exchange, E.C. 17, Queen Victoria St., E.C.	 1' 0 Tu. 12' 0 W. 1' 0 Tu.	James Terry, <i>Act.</i> .. Joseph Hillman, <i>Undr.</i> .. A. Waters	T. S. Newbery. B. Blenkinsop, <i>Man.</i> T. Allen Clark. A. Waters.
146	Imperial Life .. 1820	Life, Annuities ..	1, Old Broad Street, E.C. 1, Old Broad Street, E.C.	1' 0 W.	J. Chisholme, <i>Act. & Man.</i> <i>Man.</i>	J. Chisholme, <i>Sec.</i>

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See Adver- tisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
128	Lond. & Prov. Fire 1881	Fire	Abchurch Lane, E.C. ..	Wed.	H. Williams, <i>Gen. Man.</i>	{ F. A. Prout, <i>For. Supt.</i> W. A. Blake, <i>Home Supt.</i>
	London & Provincial Horse & Carriage 1874	Horses, Vehicles, &c.	17, Qn. Victoria St., E.C.	12 o Tu.	A. Waters	A. Waters.
	London & Provincial Marine, Limited 1860	Marine	2, Royal Exchange Bldgs.	2 o Th.	J. F. de Rougemont, <i>Undr.</i>	J. L. Daniell.
	London & Staffordsh. 1870	Fire	123, Bishopsgate St., E.C.	12 30 Tu.	.. ..	Thos. W. H. Delf.
	London Assurance Corporation 1720	Fire, Life, Mar., Anns.	7, Royal Exchange ..	12 o W.	Arthur H. Bailey, <i>Acty.</i>	John P. Laurence, <i>Sec.</i>
	London, Edinburgh & Glasgow 1881	Life and Accident ..	33, New Bridge St., E.C.	.. ..	W. A. Bowser, <i>Manager.</i>	C. W. Skinner, <i>Sec.</i>
	London Guar. & Acc. 1869	Guarantee, Accident..	10, Moorgate Street, E.C.	11 30 Tu.	.. ..	E. G. L. Anderson.
	<i>Dublin</i> .. ..	.. ..	39, Dame Street .. ..	.. ..	.. ..	Thos. Strickland.
	<i>Edinburgh</i> .. ..	.. ..	12, St. Andrew Square,	.. ..	.. ..	Rhind Lindsay & Co.
	London Life Asso. (M) 1806	Life	81, King William St., E.C.	12 o F.	Edward Docker	Edward Docker.
148	London Mutual Boiler 1874	Steam Boilers, &c. ..	17, Queen Victoria St., E.C.	.. ..	Geo. Wallis, <i>Man. Dir.</i>	Chas. G. Johnson.
	Magdeburg.. .. 1844	Fire	10, Cornhill, E.C. ..	.. ..	T. E. Wigram, <i>Man.</i>	
	Manchester.. .. 1824	Fire	King Street, Manchester .	11 o Th.	J. B. Northcott.	
	<i>London</i> .. ..	.. ..	96, Cheapside .. ..	.. ..	.. ..	C. R. Pilcher, <i>Res. Sec.</i>
	Manchester Steam } 1854	Steam Boilers, &c. ..	Manchester .. ..	.. ..	L. E. Fletcher, <i>Engr.</i>	R. Tonge, <i>Sec.</i>
	U. Ass. .. ..	.. ..	.. ..	.. ..	Robert John Lodge, <i>Manr.</i>	F. A. White, <i>Under.</i>
	Marine 1836	Marine	20, Old Broad Street, E.C.	2 o Th.	C. G. Laing, <i>Act. and Sec.</i>	G. H. Ryan.
	Marine and General Mutual 1852	Life, Marine	14, Leadenhall Street, E.C.	2 45 W.	Wm. Cannell, <i>Undr.</i>	William Relton.
	Maritime 1864	Marine	40, Brown's Bldgs., Liverpl.	2 o F.	Thos. Robson, <i>Undr.</i>	A. Torkington, <i>M. Dr.</i>
	Masonic and General 1868	Life, Annuities	9, New Bridge Street, E.C.	3 o Th.	Arthur Pearson, <i>Actuary.</i>	Alf. Dawson, <i>Sec.</i>
148	Merchants' Marine 1871	Marine	37, Cornhill	12 o Tu.	.. ..	C. D. Higham, <i>As. Act.</i>
	Metropolitan (M) .. 1835	Life	3, Princes Street, Bank ..	1 o W.	.. ..	Daniel Marshall.
148	Methodist	Industrial Life	119, Salisbury Sq., E.C.	.. ..	A. G. Finlaison	Benjamin Vickers.
	Midland Counties .. 1851	Fire, Life, Hail, Anns.	Silver Street, Lincoln ..	2 o alt. Tu.	.. ..	J. G. Mansel.

129	Morley Mutual .. 1872	Fire	Town Hall, Morley ..	.. ..	H. W. Manly, <i>Acty.</i>	Wm. Smith.
	Mutual .. 1834	Life	39, King Street, E.C. ..	1'45 W.	H. W. Manly, <i>Man. & Sec.</i>	H. W. Manly.
	Mutual .. 1870	Fire	Brown Street, Manchester 10, King William St., E.C.	Alt. Tu. & W.	J. N. Lane, <i>Man. & Sec.</i>	A.K.Holroyd, <i>As.Sr.</i> Hubert White.
	Mutual Accident .. 1881	Employers' Liability and Genl. Accident and Guarantee	14, Marsden St., Manchester 10, King William St., E.C.	1st W. & 2nd Th.	O. B. Jeens, <i>M. Sec.</i>	Hubert White, <i>Lon.</i> <i>[Man.]</i>
	Mutual Boiler .. 1876	Steam Boiler, &c. ..	Manchester .. ..	.. ..	H. Hodgson, <i>Engr.</i>	E. B. Bowes, <i>Sec.</i> G. B. Woods.
	+Mutual Prov.Alliance 1847	Life, Sickness ..	2, Albion Place, Blackfriars	4'30 W.	Harold Engelbach	Harold Engelbach. Chas. Smith, <i>Res. Sec.</i>
	National (of Ireland) 1822	Fire, Life, Annuities..	3, College Green, Dublin. 86, King William-St., E.C.	12'30 Fr.	H. Hiller, <i>Engr.</i>	J Thistlethwaite, <i>Sec.</i>
	National Boiler Ins. 1864	Steam Boiler, &c. ..	Manchester	Monthly	Geo. Reed, <i>Gen. Man.</i>	William Collis.
149	National Employers 1882	Accident & General	206, High Holborn, W.C.	11'30 W.	Charles Ansell ..	Henry J. Puckle.
130	National Fire .. 1876	Fire	72, King William St. E.C.	1'30 W.	George Todd Chiene.	Thomas J. Bourne.
157	National Life (M).. 1830	Life, Endowments ..	2, King William St. E.C.	2' o Tu.	Arthur Smither, <i>Acty.</i>	Henry Rance, <i>Sec.</i> John H. Brown.
	National Guarantee 1863	Fidelity Guarantee ..	67, George St., Edinburgh.	11'30 Tu.	B. Hawes Wilson, <i>Man.</i>	W. B. Jackson, <i>Sec.</i>
	National Guardian 1854	Life, Loans	484, Oxford Street, W.C.	.. ..	Wm. M. Beers ..	J. Fisher Smith, <i>Gen.</i> <i>[Man.]</i>
131	National Provident(M) 1835	Life, Annuities ..	48, Gracechurch St., E.C.	2' o Tu,F.	A. Gillies Smith, <i>F.&L.M.</i>	Philip R. D. Mac- [agan, <i>Sec.</i>
	National Provincial 1854	Plate Glass	66, Ludgate Hill... ..	12'30 F.	G. H. Burnett, <i>Fire Man.</i>	F. W. Lance, <i>Secy.</i>
	Netherlands .. 1845	Fire	1 Roy. Exchange Bldgs.E.C.	.. ..	H. Cockburn, <i>Life M.& Act.</i>	{ Jas. Valentine, <i>Gen. Man.</i> Thos. H. Cooke, <i>Acty.</i> James Robb, <i>Fire Man.</i>
	Newcastle-on-Tyne } 1878	Steam Boiler, &c. ..	Newcastle-on-Tyne ..	.. ..	{ Jas. Valentine, <i>Gen. Man.</i> Thos. H. Cooke, <i>Acty.</i> James Robb, <i>Fire Man.</i>	{ H. E. Wilson. Samuel Anderson.
132	New York 1845	Life, Annuities ..	76 and 77, Cheapside, E.C.	.. ..	William Hood	
133	N. Brit. & } Fire .. 1809	} Fire, Life, Annuities.	64, Princes Street... ..	3' o Th.		
	Mercantile } Life & Ann. 1823	Edinburgh	61, Threadneedle St., E.C.	12'30 W.		
149	London	Life, Fire, Annuities	1, Moorgate Street, E.C.	1' o Th.		
	Northern 1836	Life, Fire, Annuities	3, King Street	1' o Tu.		
	Aberdeen	Plate and other Glass	W. Clayton St., Newcastle- on-Tyne .. ..	.. ..		
	Northern 1858	Plate and other Glass	W. Clayton St., Newcastle- on-Tyne .. ..	.. ..		

See Adver- tisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
157	Norwich and London 1856 <i>London</i> Norwich Equitable 1829 <i>London</i> Norwich Union .. 1797 <i>London</i> <i>Ditto</i> Norwich Union (M) 1808 <i>London</i>	Accident, Plate Glass, Employer's Liability Fire Fire Life	St. Giles Street, Norwich 30, Moorgate Street, E.C. Norwich 69, Lombard Street, E.C. Surrey Street, Norwich .. 50, Fleet Street, E.C. .. 18, Royal Exchange, E.C. Surrey Street, Norwich .. 50, Fleet Street, E.C.	4' 0 M. 12' 0 M. Th. 2' 0 M. 12' 0 M. 10' 0 M.	C. S. Gilman George Powell. James S. Skipper Charles John Bunyon, M.A.	C. R. Gilman. William Skipper. Wm. H. Postans, <i>Local Agent.</i> C. E. Bignold. C. J. Bunyon, <i>Agent.</i> A. H. Bignold, " T. Muir Grant.
	Ocean Marine .. 1859 Ocean, Railway, &c. 1872 Ocean & General .. 1877	Marine Railway & other Accidents. Fidelity Guarantee ..	2 & 3, Old Broad St., E.C. Mansion House Bldgs, E.C. Mansion House Bldgs, E.C.	2' 0 alt. Th. 11' 0 W. 10'30 W.	Frederick Harford, <i>Undr.</i> } R. Dolphin Wood, } <i>Man. Dir.</i>	Alfred Price, <i>Sec.</i> J. B. Baker, <i>Sub. Man.</i>
134	Patriotic .. 1824	Life and Fire ..	9, College Green, Dublin	Tu. & Th.	B. H. O'Reilly, <i>Man.</i>	Samuel Hunter, <i>[Life Supt.]</i>
150	Pearl .. 1864 Pelican .. 1797 <i>West End</i> +People's Universal 1858 Phoenix .. 1782 <i>West End</i> Plate Glass .. 1852 Positive .. 1870 +Post Office .. 1866 Protector .. 1853 Provident .. 1806 Provident Clerks' .. 1826	Life, Loans Life, Sickness Fire Plate Glass Life Life, Annuities Endwmts. Annuits. Loans Life Accident	London Bridge, E.C. .. 70, Lombard Street, E.C. } 57, Charing Cross, S.W. } Railway Bldgs. Wolverhamtn. 19, Lombard Street, E.C. } 57, Charing Cross, S.W. } 53, Lime Street, E.C. .. 34, Cannon Street, E.C. St. Martin's-le-Grand .. 34, King Street, Cheapside. 50, Regent St. & 14, Cornhill 61, Coleman Street, E.C.	3' 0 Tu., F. 1'30 Tu., Th. 2'30 W. 1' 0 W. 11' 0 Tu. 1' 0 M. 12'30 W. 2' 0 F. 1' 0 W.	P. J. Foley. Robt. Charles Tucker J. J. Broomfield, <i>Sec.</i> .. E. D. Rogers, <i>Man. Dir.</i> A. G. Mackenzie Postmaster-General. S. A. Beaumont, <i>Man. Dir.</i>	Robt. C. Tucker. A. James George. F. B. Macdonald, <i>Asst. Sec.</i> E. Brooks, <i>Sec.</i> A. G. Mackenzie.
135	Provident .. 1806	Life	50, Regent St. & 14, Cornhill	2' 0 F.	S. A. Beaumont, <i>Man. Dir.</i>	Charles Stevens. W. Thomas Listerford.

150	Provincial .. <i>London</i>	.. 1852	Life	High Street, Wrexham ..	12' 0 F.	Griffin Davies, <i>Com. Act.</i>	J. A. Greig.	J. A. Greig.
	Provincial Hail ..	.. 1872	Hail Storm ..	7, Queen Victoria St., E.C.	.. ..	.. ..	E. Snelling.	E. Snelling.
136	Prudential ..	.. 1848	Life, Anns., Industrial	Holborn Bars, E.C. ..	1' 0 Th.	T. C. Dewey, { <i>Managers</i> W. Hughes, {	W. J. Lncaster, <i>Sec.</i> [<i>Man.</i>	W. J. Lncaster, <i>Sec.</i> [<i>Man.</i>
151	Queen .. <i>London</i>	.. 1857	Life, Fire, Annuities	Queen Ins. Bldgs., Liverpool	3' 0 alt. W.	J. Moncrieff Wilson ..	T. W. Thomson, <i>Sub.</i>	T. W. Thomson, <i>Sub.</i>
	Railway Passengers ..	.. 1849	Life, Fire, Annuities	60, Gracechurch St., E.C.	1' 0 Th.	.. ..	J. K. Rumford, <i>Res. Sec.</i>	J. K. Rumford, <i>Res. Sec.</i>
	<i>West End</i>	.. ..	Railway & other Accidents.	64, Cornhill, E.C. ..	12' 30 Tu.	.. ..	William J. Vian.	William J. Vian.
	Refuge ..	.. 1864	Industrial Life	8, Gd. Hotel Bldgs, Char. Ct.	.. ..	Thos. J. C. L. Boardman	James Proctor.	James Proctor.
151	Reliance (M) ..	.. 1840	Life, Annuities	89, Corporation St., Manch.	2' 0 Th.	Henry Unwin, <i>Sec.</i>	Henry Unwin, <i>Sec.</i>	Henry Unwin, <i>Sec.</i>
145	Rock ..	.. 1806	Life	71, King William Street ..	12' 0 Th.	H. W. Porter, B.A.	H. W. Porter, B.A.	H. W. Porter, B.A.
137	Royal .. <i>London</i>	.. 1845	Life, Fire, Annuities	15, New Bridge Street, E.C.	11' 0 Daily.	John H. McLaren ..	John H. McLaren ..	John H. McLaren ..
	Royal Exchange Assur. 1720	.. ..	Life, Fire, Anns.	Royal Ins. Bldgs., Liverpool	3' 0 W. F.	.. ..	.. ..	.. ..
152	Royal Farmers ..	.. 1840	Life, Fire, Hail Storm	27 & 28, Lombard St., E.C.	12' 30 Daily	Thomas B. Winser ..	Thomas B. Winser ..	Thomas B. Winser ..
	+Royal Liver ..	.. 1850	Life	Royal Exch. & 29, Pall Mall	1' 30 Tu.	John Reddish ..	John Reddish ..	John Reddish ..
	+Royal Lond. Friendly 1861	.. ..	Industrial Life	3, Norfolk Street, Strand	10' 0 Daily	Frederick Taylor, <i>Lond. Mn.</i>	Frederick Taylor, <i>Lond. Mn.</i>	Frederick Taylor, <i>Lond. Mn.</i>
	Salop ..	.. 1780	Fire	43, Finsbury Square, E.C.	Th.	F. G. P. Neison ..	F. G. P. Neison ..	F. G. P. Neison ..
158	Sceptre ..	.. 1864	Life	70, Finsbury Pavement	1st Tu.	.. ..	.. ..	.. ..
	Scottish Accident ..	.. 1877	Accident ..	11, The Square, Shrewsbury	4' 0 Th.	.. ..	.. ..	.. ..
152	Scottish Amicable (M) 1826	.. ..	Life, Annuities	40, Finsbury Pavement	.. ..	Martin L. Martin, <i>Man. & Sec.</i>	Martin L. Martin, <i>Man. & Sec.</i>	Martin L. Martin, <i>Man. & Sec.</i>
	<i>London</i>	.. ..	Life, Annuities	115, George St., Edinburgh	.. ..	.. ..	.. ..	.. ..
	Scottish Boiler ..	.. 1881	Steam Boilers, &c.	10, King William St., E.C.	12' 30 Th.	Thomas Marr ..	Thomas Marr ..	Thomas Marr ..
	Scottish Equitable (M) 1831	.. ..	Life	St. Vincent Place, Glasgow	1' 30 M.	.. ..	.. ..	.. ..
	<i>London</i>	.. ..	Life, Fire	1, Threadneedle St., E.C.	.. ..	R. D. Munro, <i>Enger.</i>	R. D. Munro, <i>Enger.</i>	R. D. Munro, <i>Enger.</i>
	Scottish Imperial ..	.. 1865	Life, Fire	Glasgow	3' 0 Th.	T. B. Sprague, M.A., <i>Man.</i>	T. B. Sprague, M.A., <i>Man.</i>	T. B. Sprague, M.A., <i>Man.</i>
	<i>London</i>	.. ..	Life, Accident, Annuity.	26, St. Andrew Sq., Edin.	12' 30 Th.	.. ..	.. ..	.. ..
	Scottish Life ..	.. 1881	Life, Annuities	69, King William St., E.C.	.. ..	W. W. W. Reid ..	W. W. W. Reid ..	W. W. W. Reid ..
	<i>London</i>	.. ..	Life, Annuities	151, West George St., Glasg.	.. ..	{ H. A. Smith, <i>Cons. Acty.</i> T. Wilk. Watson, <i>Acty.</i> }	{ H. A. Smith, <i>Cons. Acty.</i> T. Wilk. Watson, <i>Acty.</i> }	{ H. A. Smith, <i>Cons. Acty.</i> T. Wilk. Watson, <i>Acty.</i> }
	Scottish Metropolitan 1876	.. ..	Life, Annuities	2, King William Street, E.C.	2' 30 W.	David Paulin, <i>Manager</i> ..	David Paulin, <i>Manager</i> ..	David Paulin, <i>Manager</i> ..
153	<i>London</i>	.. ..	Life, Annuities	26, George St., Edinburgh	3' 30 Tu.	Wm. Gibson Blossom ..	Wm. Gibson Blossom ..	Wm. Gibson Blossom ..
	Scottish Metropolitan 1876	.. ..	Life, Annuities	20, King William St., E.C.	.. ..	.. ..	.. ..	.. ..
	<i>London</i>	.. ..	Life, Annuities	25, St. Andrew Sq., Edinb.	.. ..	.. ..	.. ..	.. ..
	Scottish Metropolitan 1876	.. ..	Life, Annuities	79, Cornhill, E.C.	.. ..	.. ..	.. ..	.. ..
	<i>London</i>	.. ..	Life, Annuities	.. ..	.. ..	.. ..	.. ..	.. ..

See Advertis- tise- ment page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
138	Scottish Metropolitan 1880 <i>London</i>	Fire	25, St. Andrew Sq., Edinb. 79, Cornhill, E.C. ..	.. ..	Wm. G. Bloxson, <i>Man.</i> C. F. Booth, <i>Res. Sec.</i> ..	J. Murray, <i>Sec. [Suplt.</i> E. A. Walford, <i>Fire</i>
	Scottish Plate Glass 1870 <i>London</i>	Plate Glass	73, George St., Edinburgh 10, King William St., E.C.	2nd Tu. Mo. .. ..	.. ..	W. J. Walker, <i>Sec.</i> W. Swan Parker, <i>Sec.</i>
	Scottish Provident (M) 1837 <i>London</i>	Life, Annuities	6, St. Andrew Sq., Edin. 17, King William St., E.C.	3: 0 Tu.	{ James Watson, <i>Manager</i> James Meikle, <i>Actuary</i> ..	J. S. Morton, <i>Joint</i> J. G. Watson, <i>Sec.</i> John Muir Leitch.
139	Scottish Provincial 1825 <i>London</i>	Life, Fire, Annuities	93, Union Street, Aberdeen 64, Cannon Street, E.C.	2:30 Th. 11: 0 Tu.	Charles Gordon, <i>Actuary.</i>	T. Y. Wardrop, <i>Man.</i> David G. Simpson.
	Scottish Temperance 1883 Scottish Union and } National	Life, Accident Life, Fire, Annuities..	81, Renfield St., Glasgow. 35, St. Andrew Square, Edinburgh	 2: 0 F.	C. Prentice, F.R.S.E. <i>Com. Ac.</i> J. M. McCandlish, <i>Gen.</i> <i>Man. & Act.</i> ..	Adam K. Rodger. Peterswald Pattison, <i>Sec.</i> W. Porteous, <i>Res. Sec.</i>
	Sc. Widows' Fund (M) 1815 <i>London</i>	Life, Annuities	3, King William St., E.C. 9, St. Andrew Sq., Edinr. 28, Cornhill, E.C. ..	12:30 W. 3: 0 M.	A. H. Turnbull, <i>Manager</i> H. Wallace, <i>Undr.</i> ..	J. J. P. Anderson. Archd. Day. William Bates.
140	Sea Marine .. 1876 Shropshire & N. Wales 1837 Sovereign 1845 Standard 1875	Marine Fire Life, Annuities Fire	Exchange Bds., Liverpool The Square, Shrewsbury 110, Cannon Street, E.C. 76, King William St., E.C.	12: 0 1st M. 2: 0 Th. 1:30 Tu.	Griffith Davies, <i>Man. Dir.</i> J. Hugh Middleton, <i>Gen. Mn.</i>	George J. Row. G. A. Reid. J. H. W. Rolland, <i>Home Sec.</i> D. Clunie Gregor, <i>Col. Sec.</i>
	Standard 1825 <i>London</i> (<i>West End</i>)	Life, Annuities	3 & 5, George Street, Edinr. 83, King William St., E.C. 3, Pall Mall East, S.W. ..	3: 0 Tu.	Spencer C. Thomson, B.A., <i>Acty. & Manr.</i> ..	H. Jones Williams. John O'Hagan.
	Star 1843 Sun 1710 Sun 1810 (<i>West End</i>)	Life, Annuities Fire Life Fire, Life	32, Moorgate Street, E.C. Threadneedle St., E.C. .. 60, Charing Cross. Threadneedle St., E.C. .. 60, Charing Cross, S.W.	11:30 W. 1: 0 Tu. F.	W. W. Baynes, F.I.A. John G. Priestley, <i>Acty.</i>	E. H. Mannering. John G. Priestley, <i>Sec.</i> H. C. L. Saunders, <i>As. Act. & As. Sec.</i>
154	Thames and Mersey 1860 <i>London</i>	Marine	Liverpool & London Cham- bers, Liverpool. 1, Royal Exchange Palace.	Wed. Th.	S. Cross, <i>Undr.</i> John H. Lublin, <i>Undr.</i>	J. Kidman, <i>Sec.</i> N. H. Lublin.

Ulster Plate Glass	Plate Glass	59, Royal Avenue, Belfast	ait. M.	Charles Darrell
Union .. 1714	Fire, Life	81, Cornhill, E.C.	12 o Tu. & F.	M. P. Jukes, <i>Loc. Agt.</i>
Union (Canton) .. 1813	Marine	9, Royal Exchange, E.C.	Tuesday.	Thos. Walker.
+United Assurance .. 1832	Life	106, Duke St., Liverpool	Daily.	T. Walker, <i>Ln. Man.</i>
London	..	14, Finsbury Square	..	Walter L. Seyfang.
United Kent .. 1824	Life, Annuities	Maidstone..	Mo. Lst W. 2:30	G. M. Hughes, <i>Agent.</i>
London	..	26, Budge Row, E.C.	..	Thomas Cash, <i>Sec.</i>
United Kingdom Assu. Corporation .. 1866	Industrial Life	10, Finsbury Square, E.C.	6 o M.	(Principal Officer).
United Kingdom .. 1840	Life, Annuities	1, Adelaide Pl., Lon. Brid.	{ 2:30 Tu. } { 1 o F. }	Ralph P. Hardy, <i>Cons. Act.</i>
United Fire Re-Insurance, Ld. .. 1877	Fire Re-Insurance	14, Marsden St., Manchester	Monthly	J. N. Lane, <i>Man. & Sec.</i>
Universal .. 1834	Life	1, King William St., E.C.	1 o Th.	Frederick Hendriks.
Universal Marine .. 1859	Marine	31, Cornhill, E.C.	2 o Th.	T. H. Wells, <i>Undr.</i>
University .. 1825	Life	25, Pall Mall, S.W.	4 5 W.	J. Copley Wray ..
Victoria Mutual .. 1860	Life, Endowments	Finsbury Sq. Bdgs., E.C.	4 o F.	W. S. B. Woolhouse, <i>C. Act.</i>
Wesleyan & General .. 1841	Life, Sickness	Moor Street, Birmingham.	4 o W.	R. Aldington Hunt, <i>Gen. Mn.</i>
London	..	2, Finsbury Square.	..	..
Wesleyan Meth. Trust .. 1872	Wesleyan Trust Prpty.	110, King St., Manchester	Fortnightly	..
Western Counties & London Mutual .. 1861	Life	20, Princess Sq., Plymouth	11 o M.	T. J. W. Buckley, <i>Sec.</i>
London	..	21, New Bridge St., E.C.	..	T. J. W. Buckley, <i>Sec.</i>
Westminster .. 1717	Fire	27, King St., Covent Gardn.	1 o Th.	Chas. R. Browne, <i>Sec.</i>
Westminster & General .. 1836	Life, Annuities	28, King St., Covent Gardn.	2 o Tu.	..
West of England .. 1807	Life, Fire	Exeter (Chief Office)	12 o W.	R. J. Gray, <i>Assis. Sec.</i>
London	..	20, New Bridge Street	..	G. W. Cooke, <i>Lon. Mn.</i>
Whittington .. 1855	Life, Annuities	58, Moorgate Street, E.C.	2 45 Th.	Alfred T. Bowser, <i>Mn.</i>
Yorkshire .. 1824	Life, Fire, Annuities	St. Helen's Square, York	12 o W.	F. L. Mawdesley, <i>Sec. & Gen. Man.</i>
London	..	82, Old Broad Street, E.C.	..	J. M. C. Johnston, <i>Res. Sec.</i>
Yorkshire and London .. 1874	Plate and other Glass	1, Finsbury Square, E.C.	..	George Hoyle.
Yorkshire Boiler .. 1873	St. Boilers, Engines, &c.	Sunbridge Chrs., Bradford	First M.	John P. Ogden.
Yorkshire Provident .. 1870	Industrial Life	Oxford Place, Leeds	6 o M.	..

See Adver- tisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary or Local Secretary.
144	Equitable Reversionary 1835	ANNUITY	AND REVERSIONARY	SOCIETIES.		
	General Reversionary 1836	Reversions, Life Ints., &c.	10, Lancaster Place, Strand	3' 30 W.	Frederick Hendriks	F. S. & C. H. Clayton.
	Glasgow Annuity .. 1808	Do. do.	5, Whitehall, S. W. ..	12' 0 F.	William Barwick Hodge.	D. A. Bumsted, <i>As. Act.</i>
	Governesses .. 1843	Annuities	87, West Regent Street ..	By Citation.	A. M. Lindsay.	C. W. Klugh.
	Law Reversy. Int. Ld. 1833	Government Annuities	32, Sackville St., Piccadilly	4' 30 2nd W.	J. Hill Williams, <i>Actuary</i>	C. B. Clabon, <i>Sec.</i>
	London Annuity .. 1795	Reversions, Annu., &c.	24, Lincoln's Inn Fields. ..	4' 0 W.	.. ..	Rv. R. Shepherd, M.A.
	National Debt Office 1786	Members' Widows ..	Serjeants' Inn, Fleet St. ..	6' 0 W.	.. ..	Sir C. Rivers Wilson.
	National Reversionary 1837	Government Annuities	19, Old Jewry, E. C. ..	.. ..	A. J. Finlaison.	G. A. Rendall.
	Reversionary & Genl. 1878	Reversions	63, Old Broad St., E. C. ..	3' 0 W.	Robert C. Tucker	Alfred W. Hewer.
	Reversionary Interest 1823	Reversions, &c. ..	28, Golden Square, W. ..	4' 0 1st W.	.. ..	Thos. S. Mortimer.
	Western Annuity .. 1831	Reversions, Life Ints., &c.	17, King's Arms Yard, E. C.	12' 30 Th.	Hon. George Pepys.	
		Annuities	14, Bedford Circus, Exeter	12' 0 F.	Alex. J. Finlaison, <i>Act.</i>	
142	Bankers' Guarantee & Trust Fund .. } 1865	Fidelity Trust	MISCELLANEOUS SOCIETIES.	2' 30 1 & 3 F.	.. ..	John A. Allan.
	British Mutual .. 1856	Banking	86, King William St., E. C.	3' 0 Th.	James Martin.	John A. Allan.
	Col. & For. Banks Guar. Fund .. } 1866	Fidelity Trust	St. Bride St., Ludgate Circ.	3' 0 2nd W.	.. ..	Adam Steuart.
	Capital Guarantee 1874	Discount on Purchases	86, King William St., E. C.	12' 0 M.	H. W. Wheeler, <i>Cons. Act.</i>	F. B. Williams.
	Lond. & Genl. Invest. 1870	Loans and Advances	19 & 21, Qn. Vict. St., E. C.	.. ..	.. ..	Henry Scruton, <i>Sec.</i>
	Perpetual Investment 1851	Investments, Loans ..	2, Ludgate Hill, E. C. ..	3' 30 F.	John E. Tresidder.	
	Rent Guarantee, Ld. 1850	Rents Collected, &c.	16, New Bridge St., Blackfrs.	2' 30 W.	Richard Stone, <i>Man. Dir.</i>	
			66, Cannon Street, E. C.			

INSURANCE OFFICERS' DIRECTORY.

In cases of similarity of Title, the object or business of the Company is appended—thus, Alliance Fire and Life, Alliance Marine, Caledonian Fire and Life, Caledonian Plate Glass, &c.

ACKLAND, THOS. G., Act., *Gresham Life*.
 ADLER, MARCUS N., Act. *Alliance F. & L*.
 ALLAN, JOHN A., Sec. *Bankers' Guarantee*.
 ALLEN, JOSEPH, Sec. *Gresham*.
 ALLEN, T., Man. *Yorks. & Lond. Plate Glass*.
 ANDERSON, E. G. L., Sec. *London Guarantee and Accident*.
 ANDERSON, J. J. P., Sec. *Scot. Wid.'s Fd*.
 ANDERSON, ROBT., Sec. *Essex & Suffolk*.
 ANDERSON, SAMUEL, Aberdeen Sec. *Northern Fire and Life*.
 ANGUS, JOSEPH, Undr. and Sec. *Merchants' Marine*.
 ANSELL, CHAS., Act. *National Life*.

BAILEY, ARTHUR J., Act. *London Assurance Corporation*.
 BAKER, J. B., Sub.-Man. *Ocean Rail, &c*.
 BATES, WILLIAM, Sec. *Sea Marine*.
 BAYNES, W. W., Sec. *Star*.
 BEAMAN, WILLIAM, Asst. Sec. *Briton Limited, and Briton Medical & Gen.*
 BEAUMONT, S. A., Man. Dir. *County Fire and Provident Life*.
 BECKETT, D. A., Sec. *British Workman's*.
 BELL, THOS. B., Gen. Man. *Lion Fire and Lion Life*.
 BELL, G. W., Sec. *Law Fire*.
 BELL, J. W., Lond. Res. Sec. *City of Glasgow*.
 BENTHAM, WM., Dublin Sec. *Standard L*.
 BERRIDGE, G. W., Act. *Equity and Law*.
 BIGG, FRED., Act. *Masonic and Genl. Life*.
 BIGNOLD, CHAS. E., Sec. *Norwich Un. F*.
 BIGNOLD, Agent, *Norwich Union Fire*.
 BLAKE, W. A., Home Sup. *Lond. & Prov. F*.
 BLENKINSOP, BENJ., Man. *Hand-in-Hand*.
 BLOXSON, WILLIAM GIBSON, Man. *Scottish Metrop. Life & Scottish Metrop. Fire*.
 BOARDMAN, THOS., J. C. L., Man. Dir. *Refuge Life*.
 BONE, GEORGE, Fire Man. *General F. & L*.
 BOOTH, C. F., Lond. Sec. *Scottish Metrop. Fire and Scottish Metrop. Life*.

BOOTH, WM., Man. & Sec. *Cotton Waste Dealers'*.
 BORROW, R., Sec. *City of London Marine*.
 BOURNE, T. J., Sec. *National Guardian*.
 BOWES, E. B., Sec., *Mutual Boiler, &c*.
 BOWLEY, E., Sec. *British Empire Mutual*.
 BOWSER, ALF. T., Man. & Sec. *Whittington*.
 BOWSER, WILFRED, A., Man. *London, Edinburgh and Glasgow*.
 BRIDGEMAN, WILLIAM J., Sec. *Era Fire*.
 BRINGLOE, F. A., Man. *Guarantee Association of Scotland*.
 BROOMFIELD, J. J., Sec. *Phenix*.
 BROWN, J. H., Sec. *Nat. Prov. Plate Glass*.
 BROWN, S. STANLEY, Gen. Man. *Employers' Liability*.
 BROWNE, C. R., Assist. Sec. *Westminster F*.
 BROWNE, T. G. C., Act. and Sec. *Guardian Fire and Life*.
 BROWNE, W. M., Sec., *Westminster Fire*.
 BROWNE, W. S., Lond. Sec., *British and Foreign Marine*.
 BRUCE-GARDYNE, J. D., Lond. Sec. *Scot. L*.
 BUCKLEY, T. J. W., Sec. *Western Counties*.
 BUMPUS, JAMES, Sec., *Imperial Life*.
 BUNYON, C. J., Act. *Norwich Union Life*.
 BURNETT, G. H., Lond. Fire Man. *North British and Mercantile*.
 BUTLER, SAMUEL, Man. & Sec. *Lond. & North-Western Fire*.

CAMPBELL, W. B., Engr., *Newcastle-on-Tyne, Boiler*.
 CARMICHAEL, T., Glasgow Sec. *Eng. and Scot. Boiler*.
 CASH, THOMAS, Sec. *United Kingdom Temperance and General Provident*.
 CHAMPNESS, W. SWAIN, Agency Sec. *General Assurance*.
 CHARLON, H., Man. *La Confiance Fire*.
 CHESHYRE, J. W., Sec. *County Hail Storm*.
 CHIENE, GEORGE TODD, Man. *National Guarantee Suretyship*.
 CHISHOLM, DAVID, Act. *North British and Mercantile*.

- CHISHOLME, J., Act. & Man., *Imperial L.*
 CLABON, C. B., Sec. *Law Reversionary.*
 CLARK, T. ALLEN, Sec. *Home & Col. M.*
 CLARKE, E., Sec., *Emp. F. and Emp. L.*
 CLAYTON, F. S. & C. H., Joint Secs. *Equitable Reversionary.*
 CLIREHUGH, W. P., Man. & Act. *London and Lancashire Life*, and Gen. Man. *Fire Insurance Association.*
 CLUNES, JAMES, Sec. *Ins. Comp. Scotland.*
 COBB, FRANCIS, Sec. *Globe Marine.*
 COCKBURN, HENRY, Lond. Life Man. *North British and Mercantile.*
 COLLIS, WILLIAM, Man. *National Fire.*
 COOK, ARTHUR, J., Sec. *Victoria Friendly.*
 COOKE, G. W., Lon. Man. *West of England.*
 CORBETT, O., Sec. *Lond. E. Ind. & Col.*
 CORKE, CHAS., Sec. *Indemnity Marine.*
 COWAN, J., Fire Supt. *Caledonian F. & L.*
 COWIN, L. B., Joint Lon. Sec. *Equitable F.*
 CRISFORD, G. S., Sec. & Act. *West of Eng.*
 CROSS, S., Undr., *Thames and Mersey.*
 CUNNINGHAME, J. A., Lon. Sec. *Caledonian Fire & Life.*
 CUTBUSH, E., Act. *Westminister & Gen.*
- DALE, R. N., Undr. *British & For. Marine.*
 DANIEL, J. LE GEYT, Sec. *London and Provincial Marine.*
 DARRELL, CHAS., Sec. *Union Fire & Life.*
 DAVIES, GRIFFITH, Act. & Sec. *Law Life.*
 DAVIES, GRIFFITH, Man. Dir. *Shropshire and North Wales.*
 DAVISON, J. B., Sec. *Lion.*
 DAWSON, ALFRED, Sec. *Merchants' Mar.*
 DAY, ARCHD., Lond. Sec. *Scot. Widows'.*
 DELF, THOS. W. H., Sec. *Lond. and Staffordshire.*
 DELPRATT, JOSEPH, Supt. West-End Bran. *Imperial Life.*
 DENT, E. J., Sec. *Accident.*
 DEUCHAR, DAVID, Man. & Act. *Caledonian Fire and Life.*
 DEWEY, T. C., Joint Man. *Prudential.*
 DOCKER, EDWARD, Sec. and Act. *London Life Association.*
 DOVE, J. M., Sec. *Liv. & Lon. & Globe.*
 DUNCAN, JOHN, Lond. Sec. *Edinburgh L.*
 DUNCAN, J. HERON, Lond. Sec. *Scottish Imperial.*
 DYMOND, J. J., Man. *Friends' Provident.*
- ECCLES, Y. R., Lond. Sec. *Scot. Amicable.*
 ELDERTON, F. F., Man. *City of Glasgow.*
- ENGELBACH, HAROLD, Act. & Sec. *Nat. (Ireland).*
 ESSEX, BENJ., S., Sec. *Imperial Live Stock.*
- FAIREY, J. W., Sub-Man. *Brit. Equitable.*
 FINLAY, WILLIAM, Sec. *Scottish Equitable.*
 FINLAISON, A. J., Act. *Nat. Debt Office.*
 FISHER, R. C., Act. *Economic.*
 FITZ GEORGE, OWEN, Man. *La Confiance.*
 FLETCHER, L. E., Engr., *Manchester Steam U. Association.*
 FOLEY, P. J., Man. Dir. *Pearl.*
 FOSBROOKE, LEONARD, Sec., *Guardian Plate Glass.*
 FOTHERGILL, CHAS. G., Man. *London & Lancashire Fire.*
 FRANCIS, A., Sec. *Church of England.*
 FRANCIS, JOHN, Sec. *Provincial.*
 FRASER, JOHN, Man. *Life Asso. of Scotland.*
 FREEMAN, G. S., Man and Sec. *General.*
 FREEMAN, JOSEPH, Gen. Man. *Fire Re-Insurance Corporation.*
- GEORGE, A. JAMES, Sec. *People's Universal.*
 GIBB, ROBERT, Sec. *Liverpool Vict. Legal.*
 GILMAN, C. R., Sec. *Norwich & Lond Acc.*
 GILMAN, C. S., Man. *Norwich & London and General Hailstorm.*
 GLANVILLE, S. G., Undr. *Home & Col. M.*
 GOODRICH, S. G., Dir. Res. in London *Equitable U.S.*
 GORDON, CHAS., Act. *Scottish Provincial.*
 GOVER, W. S., Man. Dir. & Act. *British Equitable.*
 GRANT, T. MUIR, Sec. *Norwich Union Life.*
 GRAY, G., Sec. *City of Glasgow.*
 GRAY, R. I., Assist. Sec. *West of England.*
 GREENING, W. H., Man. Dir., *Blue Ribbon.*
 GREGOR D. CLUNIE, Colonial & Foreign Sec. *Standard Life.*
 GREIG, J. A., Lon. Sec. *Provincial.*
 GRIMES, JOHN RALPH, Sec. *Economic.*
 GRINDLAY & Co., Messrs., West-End Agents *London Assurance Corporation.*
- HALEY, W. I., Lond. Sec. *Manchester and London Fire.*
 HANDCOCK, E. R., Sec. *Royal Exchange.*
 HARBEN, HENRY, Man. Dir. *Prudential.*
 HARDING, CHARLES, Man. *Accident.*
 HARDY, RALPH PRICE, Law Courts Branch, *Guardian, Fire and Life*, and Act. *United Kingdom Temperance.*

HARE, HENRY, Sec. *London and County Plate Glass.*

HARFORD, FREDK., Undr. *Ocean Marine.*

HARMAN, H. J., Chief Engineer *English and Scottish Boiler.*

HARRIS, JOHN T., Gen. Man. *Integrity L.*

HARTLEY, P., Sec. *Boiler & Steam Power.*

HARTUNG, F. M., Gen. Man. for Great Britain of the *Jakor (Anchor) and Azienda.*

HATTON, JOHN, Sec. *Brighton & Sussex Mut.*

HELDER, STEWART, Act. *Clergy Mutual.*

HENDRIKS, AUG., Lond. Sec. *Liverpool and London and Globe.*

HENDRIKS, F., Act. & Sec. *Universal Life.*

HENSHAW, E. S., Sec. *Builders' Accident.*

HEWAT, ARCH., Sec. *Edinburgh Life.*

HEWITT, S. H., Undr. *Globe Marine.*

HIGHAM, CHAS. D., Assist. Act. *Metrop.*

HILLER, H., Engr., *National Boiler.*

HINCKS, J. F., Lond. Sec. *Millers' and Gen. Fire.*

HODGE, WM. B., Act. *General Reversionary.*

HODGSON, H., Engr. *Mutual Boiler, &c.*

HODGSON, MATTHEW, Sec. *Clergy Mutual.*

HOLDER, J., Sec. *Bradford Plate Glass.*

HOLROYD, A. K., Asst. Sec. *Mutual Fire.*

HOLT, E. H., Lond. Sec. *Life Ass. of Scotland.*

HOOD, WILLIAM, Man. *Northern Plate Gl.*

HOPKINS, R., Lon. Man. *United As. Friendly.*

HORE, W. H., Man. Fire Depart. *London Assurance Corporation.*

HOYLE, GEORGE, Sec. *Yorkshire Boiler.*

HUGHES, G. M., Lond. Agt. *United Kent Life and Joint Fire.*

HUGHES, W., Joint Man. *Prudential.*

HUMPHREYS, GEORGE, Act. & Sec. *Eagle.*

HUNT, R. A., Gen. Man. *Wes. & Genl.*

HUNTER, SAMUEL, Life Supt. *Patriotic.*

HYDE, H. B., Man. *Imperial Union Act.*

HYSLOP, HUGH, Man. *United Kingdom As. Corporation.*

JACKSON, W. B., Sec. *Newcastle-on-Tyne Boiler.*

JEES, O. B., Man. & Sec. *Mutual Acc.*

JOHNSON, CHARLES G., Sec. *London Mutual Boiler.*

JOHNSON, DIGBY, Sub-Man. *Royal.*

JOHNSTON, JOHN B., Lond. Sec. *Royal.*

JOHNSTON, J. M. C., Lond. Sec. *Yorkshire.*

JONES, ARTHUR, Sec. *Argus.*

JUKES, M. P., Lond. Agt. *Union (Canton) Marine.*

KIDMAN, S., Sec. *Thames & Mersey.*

KING, GEORGE, Sec. and Lond. Man. *Glasgow & London Fire.*

KING, WILLIAM, Asst. Act. *Eng. & Scot. Law Life.*

KLUGH, C. W., Sec. *Governesses' Annuity.*

LAING, C. G., Act. *Marine & Gen. Mut.*

LANCASTER, W. J., Sec. *Prudential.*

LANCE, F. W., Lond. Sec. *North British and Mercantile.*

LANE, J. N., Man. and Sec. *Mutual Fire and United Re-Insurance Fire.*

LANG, D. MARSHALL, Man. (Fire Depart.) *Commercial Union.*

LAURENCE, J. P., Sec. *Lond. Assur. Corp.*

LAWRIE, DAVID, Man. *Insurance. Comp. Scotland.*

LAWSON, GEO., Sec. *Globe Accident.*

LEITCH, JOHN MUIR, London Agent and Sec. *Scottish Provident.*

LETHBRIDGE, R. W., Assist. Sec. *Western Counties & Lond. Mutual.*

LEWIS, ROBT., Sec. *Alliance Life & Fire.*

LEWIS, W. B., Man. Dir. *Union Fire & Life.*

LIDDON, J., Gen. Man. *Millers' & Genl.*

LIGHTON, JOHN, Assist. Sec. *Crown.*

LINDSAY, A. M., Sec. *Glasgow Annuity.*

LINFORD, W. T., Sec. *Provident Clerks'*

LODGE, ROBT. JOHN, Man. *Marine.*

LODGE, ROBERT, Asst. Sec. *Marine.*

LONGRIDGE, M., Engr. *Engine Boiler, &c.*

LOW, GEO. M., Man. *Edinburgh Life.*

LUCAS, ARTHUR, Man. *Ulster Plate Glass.*

LUKIS, JOHN H., Undr. *Thames and Mersey Marine.*

MACDONALD, F. B., Assist. Sec. *Phoenix.*

MACDONALD, W. RAE, Sec. *Scottish Metropolitan.*

MACKAY, A., Lond. Sec. *Scottish Equitable.*

MACKENZIE, A. G., Man. & Sec. *Positive.*

MACKENZIE, W. M., West End Sec. *Railway Passengers'.*

MACKIE, GEORGE, Sec. *Caledonian Plate Glass.*

MANLY, H. W., Act. & Sec. *Mutual Life.*

MANLY, JOSEPH, Dublin Sec. *Crown.*

MANNERING, E. H., Sec. *Sun Fire.*

MANNERING, G. W., Assist. Act., *Lond. & Lancashire Life.*

MARR, THOS., Man. *Scottish Amicable.*

MARRIOTT, HENRY, Gen. Man. *Lond. & Manchester Industrial.*

MARSDEN, F. J., Man. Fire Department *Guardian Fire and Life.*

MARSDEN, H. J., Sec., *Isle of Man Fire*.
 MARSHALL, DANIEL, Sec. *Free Methodist*.
 MARTEN, E. B., Engr. *Midland Steam Boiler*.
 MARTIN, JAS., Man. *Brit. Mutual Invest.*
 MARTIN, JOSIAH, Act. *Brit. Empire Mut.*
 MARTIN, MARTIN L., Man. & Sec. *Scot. Accident*.
 MASON, C. E., Sec. *Law Property*.
 MASSEY, E. C., Res. Sec. *Millers' & Genl. Yorkshire*.
 MAWDESLEY, F. L., Gen. Man. and Sec. *Yorkshire*.
 MAWER, L. E., London. Manch. *Midland Counties*.
 MCBRIDE, CHAS., Man. and Sec. *Lancashire and Yorkshire Accident*.
 MCCABE, CHARLES, Act. & Sec. *University*.
 MCCANDLISH, JOHN M., Gen. Man. and Act. *Scottish Union & National*.
 MCCASKIE, Sec. *Edinb. and Provincial Plate Glass*.
 MCCULLOCH, W. MCGAVIN, Man. Dir. *Caledonian Plate Glass*.
 MCDUGALL, N., Man. *Boiler and Steam Power*.
 MCGEDY, FRANK, Act. & Sec. *Law Union*.
 McLAREN, JOHN H., Man. *Royal*.
 MCLUCKIE, GEO., Edin. Sec. *Crown*.
 MCMURTRIE, THOMAS, Sec. *North British & Mercantile*.
 MEIKLE, JAMES, Act. *Scottish Provident*.
 MERRIMAN, N., Sec., *Engine Boiler, &c.*
 MESSENT, JOHN, Man. and Act. *Briton and Briton Medical and General*.
 MIDDLETON, J. H., Gen. Man. *Standard F.*
 MIDDLETON, L. M., Lond. Sec. *Edinb. Fire and Scottish Plate Glass*.
 MILLS, JOSEPH, Sec. *Crown*.
 MOFFAT, J. B., Sub. Man. *London and Lancashire Fire*.
 MONTEFIORE, A. J., Sec. *Alliance Marine*.
 MORGAN, W. C., Sec. and Joint Man. *Marine and General Mutual*.
 MORTIMER, THOS. S., Sec. *Western Anny*.
 MORTON, JAMES S., Sec. *Scot. Provident*.
 MUNRO, R. D., Engr., *Scottish Boiler*.
 MUZIO, AUGUSTUS, Sec. *Guarantee*.

NASH, JOHN P., Sec. *Integrity Mutual Life, &c.*
 NEISON, F. G. P., Act. *Brighton & Sussex Mutual, Royal London Friendly, &c.*
 NESBITT, R. H., Sec. *Thames and Mersey Marine*.

NEWBATT, BENJ., Act. & Sec. *Clerical, Medical and General*.
 NEWBURY, T. S., Man. & Sec. Eng. Bran. *Hamburg-Bremen & Gen. Insurance Co. of Trieste, and Transatlantic Fire*.
 NEWMAN, W. L., Act. *Yorkshire F. & L.*
 NEWTON, E. A., Act. & Man. *Legal and General*.
 NORTHCOTT, J. B., Sec. *Manchester Fire*.

ODGERS, JAMES, Man. *Co-operative*.
 OGDEN, JOHN P., Sec. *Yorkshire Provident*.
 O'HAGAN, J., West End Sec. *Standard Life*.
 OLIVER, B. F., Lond. Res. Sec. *Lancashire*.
 O'REILLY, B. H., Man. *Patriotic*.

PARKER, G. W. Gen. Man., and Dir., *Equitable, U.S*
 PARKER, W. SWAN, Supt. *Sceptre Life*.
 PATERSON, D. R., Sec. *Equitable Fire*.
 PATTISON, PETERSWALD, Sec. *Scottish Union and National*.
 PAULIN, DAVID, Man. *Scottish Life*.
 PEARCE, C. W., Lond. Sec. *Glasgow and London Fire*.
 PEARS, W., Assist. Man. *Adelaide Marine*.
 PEARSON, ARTHUR, Act. *Metropolitan Life*.
 PEPLOF, S. J., Lond. Sec. *London and North-Western Fire*.
 PEPYS, Hon. GEO., Man. *Reversionary Int.*
 PERRY, ROBERT H., Man. *Brighton & Sussex Union*.
 PHILLIPS, GEO. W., Act. *Equitable, U.S.*
 PHILLIPS, JOHN GEO., Sec. *Sceptre Life*.
 PHILLIPS, L. C., Gen. Man. *City of London Fire*.
 PILCHER, C. R., Lond. Sec. *Manchester F.*
 PILLING, J. P., Sec. *Rosendale Mut. Fire*.
 PIPKIN, SAM'L. J., Sec. *Commercial Union*.
 PLUMMER, H., Man. *Manchester & London Fire, & Sec. Wesleyan Methodist Trust*.
 PORT, H., Man. *British Workman's*.
 PORTEOUS, WILLIAM, Lond. Sec. *Scottish Union and National*.
 PORTER, H. W., Act. & Sec. *Rock Life*.
 POWELL, GEORGE, Lond. Sec. *Norwich and London Accident*.
 PRENTICE, C., Con. Act., *Scottish Temp.*
 PRICE, ALFRED, Sec. *Ocean Marine*.
 PRIESTLEY, JOHN G., Act. & Sec. *Sun Life*.
 PRITT, W. D., Sec. *Brit. & For. Mar.*
 PROCTOR, JAMES, Sec. *Refuge Friendly*.
 PROUT, F. A., For. Supt. *Lon. & Prov. Fire*.
 PUCKLE, HENRY J., Sec. *National Life*.

RAINIE, ROBT., Sec. *Life Association of Scotland*.

RALSTON, A. J., Sec. *Australian Mutual*.

RANCE, HENRY, Sec. *Nat. Provident Life*.

RATLIFF, BERNARD E., *County Fire*.

RAY, RICHARD, Sec. *Atlas*.

REDDISH, JOHN, Man. *Royal Farmers'*.

REED, GEORGE, Gen. Man. *National Employers' Accident*.

REID, W. W. W., Man. *Scottish Imperial*.

RELTON, WM., Sec. *Maritime Marine*.

RENDALL, G. A., Sec. *Nat. Reversionary*.

REYNOLDS, W. P., Lond. Sec. *London and Lancashire Fire*.

RHIND, LINDSAY & Co., Edinb. Secs *London Guarantee and Accident*.

ROBSON, L., Sec. *Security Life*.

ROBSON, THOMAS, Undr. *Merchants' Mar.*

ROGER, A. K., Sec. *Scottish Temperance*.

ROGERS, E. DRESSER, Man. Dir. *Plate Glass*.

ROLLAND, J. H. W., Home Sec. *Stand. L.*

ROUGEMONT, J. F. DE, Undr. *London and Provincial Marine*.

ROW, G. J., City Branch Man. *Sovereign*.

RUMFORD, J. K., London Sec. *Queen*.

RYDER, G. R., Supt. West End Branch *Alliance Fire and Life*.

SALISBURY, H. J., Sec. *Salop Fire*.

SAUNDERS, H. C. L., Asst. Act. & Asst. Sec. *Sun Life*.

SAUNDERS, J. CARR, Undr. *Coml. Union*.

SCRUTON, HENRY, Sec. *Rent Guarantee*.

SECRETAN PHILIP, Undr. *City of London Marine*.

SEYFANG, WALTER L., Sec. *Kent Fire and United Kent Life*.

SHARP, JOHN, Assist. Sec. *Life Asso. Scotld.*

SHARP, JOHN, Sec. *Royal Farmers'*.

SHELLEY, A. B., Sec. *Impl. Union Accidt.*

SHEPHERD, Rev. R., Sec. *Lond. Annuity*.

SIMPSON, D. G., Lon. Man. *Scot. Provincial*.

SINNETT, HY., Sec. *Guardian Horse & Vehicle*.

SKINNER, CHAS. W., Sec. *London, Edin. and Glasgow*.

SKIPPER, J. S., Man. *Norwich Equitable*.

SKIPPER, W., Sec. *Norwich Equitable*.

SMITH, A. GILLIES, Gen. Man. *North British and Mercantile*.

SMITH, CHAS., Lond. Sec. *Nat. (Ireland)*.

SMITH, E. C., Gen. Man. & Sec. *Imperial Fire*.

SMITH, J. FISHER, Res. Sec. *New York L.*

SMITH, LAWRENCE D., Undr. *Indem. Mar.*

SMITH, WM., Edinb. Man. *Eng. & Scot. Law*.

SMITH, WM., Sec. *Morley Mutual Fire*.

SMITHER, ARTHUR, Actuary, *National Provident*.

SNELLING, E., Sec. *Provincial Hail*.

SORLEY, JAMES, Act. & Sec. *Scottish Life*.

SOUTHWELL, C. T., Man. Dir. *City*.

SPENS, W. G., Sec. *Scottish Amicable*.

SPRAGUE, T. B., Act. & Man. *Scot. Equit.*

SQUIRE, W. H., Man. *City*.

STARK, W. E., Man. & Sec. *British Re-Insurance, Fire*.

STEEL, HENRY, Man. *British Legal*.

STEPHENSON, J. W., Act. *Equitable Life*.

STEUART, ADAM, Sec. *Genl. Expenditure and Capital (Guarantee)*.

STEVENS, CHARLES, Sec. *Provident Life*.

STEVENS, GEORGE W., Sec. *County Fire*.

STEVENSON, CHAS., Manch. Sec. *English and Scottish Boiler*.

STEWART, GEORGE, Gen. Man. and Act. *Lancashire Fire and Life*.

STONE, FRANK, Sec. *Lond. & County Prov.*

STONE, RICH. D., Man. Dir. *Rent Guarantee*.

STRICKLAND, THOS., Dublin Sec. *London Guar. and Accident*.

SURENNE, D. J., Sec. *Caledonian F. & L.*

TAYLOR, FRED., Lond. Man. *Royal Liver Friendly*.

TAYLOR, T. F., Joint Man. *Era Fire*.

TENNANT, JOHN R., Sec. *Friends' Provident*.

TERRY, JAS., Act. *Hand-in-Hand F. & L.*

THISTLETHWAITE, J., Sec. *National Boiler*.

THOMSON, SPENCER CAMPBELL, Man. and Act. *Standard Life*.

THOMSON, T. W., Sub-Man. *Queen*.

THOMSON, W. E., Lond. Sec. *Scottish Acct.*

TODD, GEO., M.A., Act. *Crown*.

TONGE, R., Sec. *Manchester Steam U. Association*.

TORKINGTON, A., Man. Dir. *Masonic and General*.

TOZER, ALFRED, Sec. *Universal Marine*.

TRESIDDER, J. E., Man. *Perpetual Invest.*

TUCKER, ROBT. C., Act. & Sec. *Pelican Life*, and Act. *National Reversionary*.

TURNBULL, A. H., Man. *Scottish Widows'*.

TURNHAM, Sub-Man. *Lancashire F. & L.*

TYNDALL, WILLIAM HENRY, Act. *Atlas*.

UNDERHILL, Sec. *Midland Steam Boiler*.
UNWIN HENRY, Sec. *Reliance*.

VALENTINE, JAMES, Joint Gen. Man.
Northern Fire and Life.

VALLANCE, C. B., Undr. *Maritime Mar.*

VIAN, W. J., Sec. *Railway Passengers'*.

VICKERS, B., Gen. Sec. *Midland Counties*.

WAILES, GEO., Man. Dir. *London Mutual Boiler*.

WALFORD, E. A., Supt. *Scot. Metrop. F.*

WALKER, THOS., Sec. *United As. Friendly*.

WALKER, W. J., Sec. *Scottish Plate Glass*.

WALLACE, H., Undr. *Sea Marine*.

WALLIS, CHARLES, Man. *Edinburgh Fire*.

WALLIS, WM., Act. *Union Fire and Life*.

WARDROP, T. Y., Man. *Scottish Provincial*.

WATERS, A., Sec. *London and Provincial Horse and Carriage*.

WATSON, J. G., Assist. Sec. *Scottish Provident*.

WATSON, JAMES, Man. *Scottish Provident*.

WAUGH, J. Eng. & Man. *Yorkshire Boiler*.

WELLS, T. H., Undr. *Universal Marine*.

WHITCHER, JOHN, Man. *Builders' Accident*.

WHITE, F. A., Undr. *Marine*.

WHITE, HUBERT, Lond. Sec. *Mutual F.*
WILLIAMS, F. B., Sec. *Lond. & Gen. Plate Glass*, and *Lond. and Gen. Investment*.

WILLIAMS, HENRY JONES, Gen. Sec. for
England Standard Life.

WILLIAMS, J. HILL, Act. & Sec. *English and Scottish Law*.

WILLIAMS, WM., Lon. Ag. *Caisse Générale*.

WILLIAMS, W., Lond. Agt. *Union Nationale*.

WILSON, B. HAWES, Man. *Netherlands*.

WILSON, Sir C. RIVERS, Sec. *Natl. Debt*.

WILSON, E. H., Man. *Guardian Horse & V.*

WILSON, H. E., Sec. *Northern F. & L.*

WILSON, J. M., Act. & Gen. Man. *Queen*.

WILSON, ROBERT, Act. *General F. & L.*

WINSER, THOS. B., Act. *Royal Exchange*.

WIRGMAN, T. E., Lond. Man. *Magdeburg*.

WOOD, R. DOLPHIN, Man. Dir. *Ocean, Railway and Guarantee*.

WOODS, G. B., Sec. *Mutual Prov. Alliance*.

WOOLHOUSE, W. S. B.; Cons. Act. *Emperor Life*, and *Sceptre Life*, &c.

WRAY, J. COPLEY, *University Life*.

YOUNG, J. D., Man. *Scottish Boiler*.

YOUNG, T. E., Act. *Commercial Union*.

LIST OF INSTITUTES.

Actuarial Society of Edinburgh.

Instituted 3rd February, 1859.

President—George M. Low.

Vice-Presidents—A. E. Scales and H. R. Cockburn.

Committee of Management—J. Notman, John W. Cousin, J. J. McLauchlan,
D. Walker, and J. Moody Stuart.

Treasurer—Gordon Douglas.

Secretary—J. Graham, 22, George-street (*Edinburgh Life Assurance Company*).

The Actuaries' Club.

Established 4th November, 1848.

Meetings—First Monday of each Month, at the Offices of the Members of the Club, in rotation. The chairman at each Meeting is the Actuary of the Company in whose Office the meeting is held. The Club is limited to twenty Members.

Members.

Ansell, Chas., (*National*), King William-street, E.C.

Davies, Griffith (*Law Life*), Fleet-st., E.C.

Docker, E. (*London Life*), King William-street, E.C.

Engelbach, Harold (*Nat. As. Co. of Irel.*)

Fisher, R. C. (*Economic*), New Bridge-st., Blackfriars, E.C.

Goddard, J. (late *Rock*), Elmer Lodge, Beckenham, Kent.

Hendriks, F. (*Universal*), King William-street, E.C.

Higham, J. A. (*Royal Exchange*), Royal Exchange, E.C.

Ingall, Samuel (late *Imperial*), Forest-hill, Kent.

McCabe, Charles (*University*), 25, Pall Mall, s.w.

Priestley, J. G. (*Sun*), 63, Threadneedle-street, E.C.

Stephenson, J. W. (*Equitable*), Mansion-House-street, E.C.

Stevens, Charles (*Provident*), 50, Regent-street, w.

Tyndall, W. H. (*Atlas*), Cheapside, E.C.

Winser, T. B. (*Royal Exchange*), Royal Exchange, E.C.

Treasurer—Priestley, J. G. (*Sun Life*), 63, Threadneedle-street, E.C.

Institute of Actuaries of Great Britain and Ireland.

Founded 1848.

QUADRANGLE, KING'S COLLEGE, STRAND, LONDON, W.C.

President—Thomas Bond Sprague, M.A.

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Charles John Bunyon, M.A.	Augustus Hendriks.	James Sorley.
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Archibald Day.	Henry William Manly.	John Whitcher.
Alexander J. Finlaison.	E. Algernon Newton, M.A.	John Hill Williams.

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President—Walter Brown (*Scottish Widows' Fund*).

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James B. Northcott (*Manchester*), and W. P. Sharp (*North British & Mercantile*).

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G. T. Cook (<i>Scottish Union and National</i>).	Edwin Simpson, <i>Imperial</i> .
H. F. Cutler (<i>Alliance</i>).	H. Warden (<i>Warden & Miller</i>).

Honorary Secretary and Treasurer—Thomas A. Bentley, *London and Lancashire*

Meetings, 1883. { Friday, January 12th.
Friday, February 9th.
Friday, March 9th.

Faculty of Actuaries in Scotland.

*Incorporated by Royal Charter.**Members of Council.*

G. M. Low, *Edinburgh Life Assur. Co.*
 Spencer C. Thomson, *Standard Assur. Co.*
 Hugh Blair, 13, York-place, Edinburgh.
 Wm. Smith, LL.D., *English & Scot. Law Life Assurance Co.*
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Thomas Marr, *Scottish Amicable.*
 Thomas B. Sprague, *Scottish Equitable.*
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Statistical Society.

Founded 1834.

SOMERSET HOUSE TERRACE, STRAND, LONDON, W.C.

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 Stephen Bourne.
 J. Oldfield Chadwick, F.R.G.S.
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 Hyde Clarke.
 Lionel Louis Cohen.
 Major Patrick George Craigie.
 Sir Thomas Henry Farrer, Bart.
 Professor H. S. Foxwell, M.A.
 John Glover.
 Rowland Hamilton.
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Wynnard Hooper.
 Noel A. Humphreys.
 Frederick Halsey Janson, F.L.S.
 Robert Lawson.
 Professor Leone Levi, LL.D.
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 John Biddulph Martin, M.A.
 Richard Biddulph Martin, M.P.
 Francis G. P. Neison.
 Evan C. Nepean.
 Henry Davis Pochin, J.P.
 Sir Rawson W. Rawson, K.C.M.G., C.B.
 Sir W. Rose Robinson, K.C.S.I.
 Richard Denny Umlin.
 R. Price Williams, C.E.

Secretaries—Hammond Chubb, B.A., John Biddulph Martin, M.A., and A. E. Bateman.

Foreign Secretary—John Biddulph Martin, M.A.

Assistant Secretary—Joseph Whittall.

Bankers—Messrs. Drummond & Co., Charing Cross, S.W., London.

Board of Trade.

WHITEHALL GARDENS, S.W.

President—The Rt. Hon. Joseph Chamberlain, M.P.

Private Sec.—Ingram B. Walker, Esq.

Parliamentary Sec.—John Holmes, Esq., M.P. *Permanent Sec.*—Sir Thos. H. Farrer, Bart.

Private Sec.—R. C. Heron Maxwell, Esq. *Private Sec.*—J. Jemmett-Browne, Esq.

Solicitor—Walter Murton, Esq. *Chief Law Clerk*—F. H. Hamel, Esq.

The Fire Brigades' Association.

2, BROAD STREET BUILDINGS, LONDON, E.C.

President—Col. Sir Chas. H. Firth, D.L., J.P.

Vice-Presidents—Capt. G. R. Wykeham-Archer and C. M. Footitt, Esq.

Secretary and Registrar—W. H. Squire.

Fire Offices Committee.

11, QUEEN STREET, CHEAPSIDE, LONDON, E.C.

Secretary—H. Ernst Hall.

London Salvage Corps Establishment.

CHIEF STATION AND OFFICES:—

63 & 64, WATLING STREET, AND 11, QUEEN STREET, CHEAPSIDE, E.C.

Superintendent—Wm. Swanton.

Assistant Superintendent—Mr. P. Brooks.

BRANCH STATIONS: { 27 & 28, Marlboro-street, W.—W. Puckett, *Chief Officer*.
 { 40 & 41, Commercial-road, E.—W. Withers, *Chief Officer*.
 { 159 & 161, Southwark Bridge-road.—Chas. Holmes, *Chief Officer*.

Friendly Societies' Registry Office.

28, ABINGDON STREET, WESTMINSTER.—Hours, ten to four.

Chief Registrar—John Malcolm Ludlow.

Assistant Registrar—Edward William Brabrook.

Actuary—William Sutton, F.I.A.

LIFE INSURANCE ABSTRACT.

ABSTRACT OF YEAR'S RESULTS,

[RETURNS FURNISHED IN 1883.]

SHOWING

1. NEW LIFE INSURANCE BUSINESS (*relating to 76 Companies*).
2. INCOME AND EXPENDITURE.
3. FUNDS AND SECURITIES.
4. LIFE INSURANCES IN FORCE.
5. TOTAL RESULTS AS REPORTED IN 1882 AND 1883 (*see p. 67*).

The word NET appended to the "SUMMARY OF NEW LIFE BUSINESS," denotes that the new business exceeds the sum quoted, a portion having been re-insured with other Companies.

The item, PROFIT ON INVESTMENTS, in the Revenue Account, relates to certain profit made during the financial year—in the re-valuation, purchase or sale of Investments, the falling in of Reversions, or other sources of profit. The sum quoted is wholly distinct from the surplus or profit declared at stated periods, the result of ACTUARIAL investigation.

The word MUTUAL inserted in the column applicable to "Share Capital paid up," denotes that the Society is established on the principles of MUTUAL Insurance.

Appended to the REVENUE ABSTRACT is the Amount of Funds at the beginning and the end of the Financial Year, thus showing at a glance the progress made in the Twelve Months.

1	Title ... } Alliance.	Argus.	Atlas.	British Empire Mutual.	British Equitable
2	Date of Establishment ... } 1824.	1833.	1808.	1847.	1854.
3	Date to which Returns are made up } 31 Dec., 1882.	31 Dec., 1882.	25 Dec., 1882.	31 Dec., 1882.	31 Jan. 1883.
SUMMARY OF NEW LIFE BUSINESS.					
4	Number of Policies ... } 414	[Has ceased	..	883	2,07
5	Sum thereby Insured ... } 342,000	to transact	..	404,585	400,37
6	New Premiums ... } 11,000	New	..	16,260*	11,95
7	Average amount of Policy ... } 826	Business.]	..	458	19
REVENUE ACCOUNT.					
Income.					
8	Premiums, less Re-insurance ... } 109,244	18,337	80,554	119,103	140,80
9	Consideration for Annuities ... } 93	..	..	823	Nil
10	Interest and Dividends ... } 51,190	21,566	65,537	35,775	34,94
11	Profit on Investments ... } 411	5,659	156	883	..
12	Fines, Fees, &c. ... } 50	21	..	152	18
13	Other Receipts ... } ..	..	..	..	..
Total Income		160,988	45,583	146,247	175,94
14	Amt. of Funds at beginning of year } 1,191,154	489,272	1,502,804	842,522	803,33
Expenditure.					
15	Claims and Reversionary Bonus ... } 117,112	46,757	128,361	60,364	62,43
16	Surrenders ... } 4,274	1,856	3,689	5,318	5,31
17	Annuities ... } 100	351	..	2,144	4
18	Commission ... } 5,073	366	3,123	8,142	10,01
19	Expenses of Management... } 7,502	1,705*	7,859	16,283	24,94
20	Dividends, &c., to Shareholders.. } P & L	4,704	707	Nil	2,97
21	Cash Bonus & Reduct. of Premium } ..	30	..	4,066	..
22	Loss or Depreciation ... } 16	..	..	..	415
23	Income Tax ... } ..	544	..	..	..
24	Other Payments ... } 517	..	..	..	..
Total Expenditure		134,594	56,313	143,739	106,10
25	Amount of Funds at end of year... } 1,217,548	478,542	1,505,312	902,941	873,10
FUNDS AND SECURITIES.					
SEE ALSO "CLASSIFICATION OF ASSETS."					
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) } 1,217,548	400,142	1,505,312	902,941	823,31
27	Annuity Fund ... } ..	..	..	..	..
28	Fire Insurance Fund ... } 557,091	..	100,000	..	..
29	Reserve and other Funds... } 41,184	..	78,287	..	..
30	Share Capital paid up ... } 550,000	78,400	144,000	Mutual	49,73
Total Funds		2,365,823	478,542	1,827,599	873,10
31	Amount of Life Policies in force and Bonus Additions ... } ..	..	..	3,981,730	4,825,31

Argus.—* Includes Law costs, three years, £135.

British Empire Mutual.—* Includes Single Premium, £3,552.

LIFE INSURANCE ABSTRACT.

51

British Legal.	British Workman's	Briton, Limited.	Briton, Medical & General.	Caledonian.	Church of England.	City.	City of Glasgow.	
1863.	1866.	1875.	1854.	1833.	1840.	1870.	1838.	
30 June, 1883.	30 April, 1883.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	20 Jan. 1883.	
..	143,539	488	..	566	..	..	796	
..	..	149,124	..	289,289*	..	108,864	361,950	
..	64,567	4,608	..	8,613	..	5,964	14,119*	
..	..	305	..	511	..	..	454	
27,871	95,448	20,520	113,007	76,665	71,205	3,612	148,140	
..	..	100	..	1,051	1,075	..	19,181	
1,489	1,589	2,187	27,879	27,864	29,287	25	52,796†	
..	..	..	..	..	..	..	..	
..	12	12	1	70	..	..	91	
25	..	..	14,428*	..	..	2,371*	..	
29,385	97,049	22,819	155,315	105,650	101,567	6,008	220,208	
40,518	33,435	50,007	709,177	690,558	665,564	Nil.	1,159,400	
13,485	37,646	6,196	131,264	56,977†	69,592	658	106,771	
..	2,526	837	11,142	3,840	3,443	20	7,377	
..	..	526	1,144	4,582	1,953	..	7,479	
7,493	24,859	1,555	9,713	3,539	2,614	907	7,051	
4,397	26,513	9,676	..	9,130	7,664	1,960	14,423	
135	365	1,250	..	Fire Acct.	4,611	..	7,200	
..	..	..	..	..	3,395	..	187	
..	..	..	..	..	..	633	309	
..	..	47	163	..	..	..	..	
..	..	..	..	..	..	1,830	..	
25,510	91,909	20,087	153,426	78,068	93,272	6,008	150,797	
44,393	38,575	52,739	711,066	718,140	673,859	Nil.	1,228,811	
42,569	33,422	27,739	647,712	718,140	673,859	Nil.	1,168,811	
..	..	..	..	..	..	..	..	
..	..	..	..	213,752	33,889	..	..	
..	..	..	..	..	1,897	..	..	
1,824	5,153	25,000	63,354	50,000	40,000	3,113	60,000	
44,393	38,575	52,739	711,066	981,892	749,645	1,470	1,228,811	
..	..	..	..	..	..	..	5,348,564†	

Briton, Medical and General.—* Capital paid up.

Caledonian.—* Includes £33,225 Re-insured. † Includes £7,232 Bonus Additions.

City of Glasgow.—* Includes £3,181 by single payments. † Includes Interest paid in Advance, £1,830.

1	Title	Clergy Mutual.	Clerical, Medical & General.	Commercial Union.	Crown.	Eagle.
2	Date of Establishment	1829.	1824.	1861.	1825.	1807.
3	Date to which Returns are made up	31 May, 1883.	30 June, 1883.	31 Dec., 1882.	25 March, 1883.	31 Dec., 1882.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	381	512	550	635	..
5	Sum thereby Insured	315,525	357,374	363,392	432,650	321,281
6	New Premiums	9,639	11,726	12,504	12,991	11,798
7	Average amount of Policy ...	828	697	660	681	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance ...	214,254	194,092	109,701	142,869	222,731
9	Consideration for Annuities ...	..	16,478	2,597	3,189	..
10	Interest and Dividends	118,422	101,958	33,590	73,494	140,067
11	Profit on Investments	..	4,071	..	10,376	6,409
12	Fines, Fees, &c.	231	176	154	424	..
13	Other Receipts	..	..	91	164	..
	Total Income	332,907	316,775	146,133	230,516	369,207
14	Amt. of Funds at beginning of year	2,877,192	2,441,034	733,028	1,656,932	3,064,612
Expenditure.						
15	Claims and Reversionary Bonus ...	138,675	179,979	49,008	135,489	251,491
16	Surrenders	6,499	17,873	5,394	10,566	15,599
17	Annuities	1,558	2,830	1,654	1,334	5,258
18	Commission	Nil	7,217	4,766	7,132	7,826
19	Expenses of Management ...	12,502	14,516	8,293	12,224	16,827
20	Dividends, &c., to Shareholders...	Nil	2,500	..	17,381	8,665
21	Cash Bonus & Reduct. of Premium	54,191	12,619	35	..	..
22	Loss or Depreciation	..	..	53	..	9,092
23	Income Tax	128	2,695	..	..	2,484
24	Other Payments	235	16,478	..	482	..
	Total Expenditure	213,788	256,707	69,203	184,608	317,243
25	Amount of Funds at end of year...	2,996,311	2,501,102	809,958	1,702,840	3,116,576
FUNDS AND SECURITIES.						
SEE ALSO "CLASSIFICATION OF ASSETS."						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	2,996,311	2,451,102	809,958	1,399,789	2,948,709
27	Annuity Fund	..	..	..	..	..
28	Fire Insurance Fund	..	..	515,960	..	..
29	Reserve and other Funds... ..	5,694	..	442,372	10,481	..
30	Share Capital paid up	Mutual	50,000	250,000	292,570	167,867
	Total Funds	3,002,005	2,501,102	2,018,290	1,702,840	3,116,576
31	Amount of Life Policies in force and Bonus Additions ...	7,349,237	..	3,957,845	5,599,849	8,109,463

Economic.	Edinburgh.	Emperor.	English and Scottish Law.	Equitable.	Equity and Law.	Friends' Provident.	General.	
1823.	1823.	1853.	1839.	1762.	1844.	1832.	1837.	1
31 Dec., 1882.	31 March, 1883.	31 March, 1883.	25 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	20 Nov., 1883.	31 Dec., 1882.	3
433	1,049	..	422	148	237	326	1,542	4
319,790	496,225	..	284,065*	155,150	372,081*	217,172	552,830	5
16,269	18,689	..	10,405*	5,578	16,829*	6,408	19,029	6
738	473	..	673	1,048	1,569	697	358	7
232,582	180,226	12,186	130,865	147,735	139,110	123,724	124,707	8
..	8,557	..	3,788	..	10,193	12,289	4,627	9
161,595	76,014	557	54,453	166,114	60,380	70,495	33,690	10
100	449	..	..	6,465	2,753	..	..	11
75	95	6	75	193	70	..	334	12
..	..	25*	..	..	358	..	..	13
394,352	265,341	12,774	189,181	320,507	212,864	206,508	163,358	
3,522,470	1,817,323	15,330*	1,189,787	4,168,155	1,724,603	1,622,908	687,440	14
300,938	117,169	10,335†	93,629	254,001*	63,040	104,800	65,959	15
13,566	10,477	940	6,832	15,557	8,054	10,657	4,869	16
707	14,585	..	5,160	1,678	20,169	16,369	888	17
8,034	8,858	968	5,926	Nil	5,620	4,177	7,909	18
14,306	17,360	2,367	14,298	8,571	7,864	6,003	19,573	19
Nil	9,000	..	6,500	Nil	8,750	Nil	4,000	20
7,051	..	..	1,123	2,517	4,608	63,106	3,404	21
..	..	..	..	..	..	..	1,198	22
3,188	1,439	..	..	..	931	..	600	23
..	..	..	..	148	..	..	..	24
347,790	178,888	14,610	133,468	282,472	119,036	205,112	108,400	
3,569,032	1,903,776	13,494	1,245,500	4,206,190	1,818,431	1,624,304	742,398	25
3,569,032	1,797,117	4,590	1,117,772	4,206,190	1,758,431	1,624,304	706,594	26
..	..	..	50,590	..	..	..	..	27
..	..	..	..	..	..	..	33,642	28
..	31,659	..	..	..	..	..	28,047	29
Mutual	75,000	8,904	77,138	Mutual	60,000	Mutual.	50,000	30
3,569,032	1,903,776	13,494	1,245,500	4,206,190	1,818,431	1,624,304	818,283	
9,348,472	..	..	..	..	4,440,071	4,754,917	4,017,004	31

Emperor.—*Transfer from Deposit Account. † Includes Annuities.

English & Scottish Law.—*Includes £28,000 Re-insured; Premiums £1,159.

Equitable.—*Includes £130,101 Bonus Additions.

Equity & Law.—*Includes £12,118 Re-insured; Premiums £2,042.

1	Title	Great Britain Mutual.	Gresham.	Guardian.	Hand-in-Hand.	Imperial.
		1844.	1848.	1821.	1836.	1820.
2	Date of Establishment	1844.	1848.	1821.	1836.	1820.
3	Date to which Returns are made up	31 Dec., 1882.	30 June, 1883.	31 Dec., 1882.	31 Dec., 1882.	31 Oct., 1882.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	[Business transferred to National of Ireland.]	6,424	418	348	218
5	Sum thereby Insured		2,138,299	313,747	262,170	158,434
6	New Premiums		82,981	10,750*	8,116	5,182
7	Average amount of Policy		333	750	753	725
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	22,626	529,101	186,466	L 147,923	79,668
9	Consideration for Annuities	..	129,228	..	L 14,263	5,586
10	Interest and Dividends	3,861	134,994	91,831	F&L 89,877	50,327
11	Profit on Investments	..	4,074	..	..	..
12	Fines, Fees, &c.	4	25	51	L 81	43
13	Other Receipts	3,911*	..	..	..	..
Total Income		30,402	797,422	278,348	252,144	135,627
14	Amt. of Funds at beginning of year	73,643	3,104,687	2,166,327†	2,000,161	1,138,574
Expenditure.						
15	Claims and Reversionary Bonus	18,301	345,798	229,817	L 93,503	69,055
16	Surrenders	..	39,207	13,900	L 7,743	6,167
17	Annuities	762	81,212	..	L 8,830	4,890*
18	Commission	..	55,363	7,446	L 2,350	3,425
19	Expenses of Management... ..	6,090	89,642	15,554†	L 10,636	8,626
20	Dividends, &c., to Shareholders... ..	..	19,086	P & L	Nil	7,500
21	Cash Bonus & Reduct. of Premium	..	..	2,133	L 68,063	..
22	Loss or Depreciation	..	..	21	F&L 771	96
23	Income Tax	..	6,801	..	F&L 1,985	..
24	Other Payments	..	..	..	4,851	..
Total Expenditure		25,153	637,109	268,871	198,732	99,759
25	Amount of Funds at end of year...	78,892	3,265,000	2,175,804	2,053,573	1,174,442
FUNDS AND SECURITIES.						
SEE ALSO "CLASSIFICATION OF ASSETS."						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	78,892	2,497,739	2,175,804	F & L 2,053,573	986,575
27	Annuity Fund	..	734,311	21,369	..	..
28	Fire Insurance Fund	..	..	410,441	..	..
29	Reserve and other Funds... ..	8,000	11,238	42,960	..	..
30	Share Capital paid up	Mutual	21,712	1,000,000	Mutual	187,867†
Total Funds		86,892	3,265,000	3,650,574	2,053,573	1,174,442
31	Amount of Life Policies in force } and Bonus Additions	..	..	..	4,426,830	..

Great Britain Mutual.—* Commission refunded, £1,500. Estimated amount for yearly Interest in connection with Reversions, £2,411.

Guardian.—* Includes £1,379 Single Premiums. † Includes Funds transferred from London and Provincial Law, £775,400. ‡ Includes £2,000 transfer expenses, London and Provincial Law.

Industrial Great Britain.	Lancashire.	Law Life.	Law Property.	Law Union.	Legal and General.	Life Assoc. of Scotland.	Liverpool and London and Globe.	
1872.	1852.	1823.	1850.	1854.	1836.	1838.	1836.	1
1 Dec., 1881.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	30 Nov., 1882.	31 Dec., 1882.	5 April, 1883.	31 Dec., 1882.	2
..	553	221	[Has ceased	235	193	1,535	723	3
..	190,795	374,524	to transact	213,965	405,323*	821,552	503,149	4
..	5,718	13,353	New	8,065	13,588†	25,758	16,427	5
..	343	1,694	Business.]	910	2,100	535	695	6
1,941	79,472	242,618	1,598	73,161	138,725	344,971	225,222	7
..	..	..	..	21,388	..	17,454	60,149	8
23	22,357	227,389	114	28,668	84,824	108,068	146,427	9
..	..	..	..	..	2,977	..	..	10
..	..	147	..	51	..	..	..	11
..	..	..	1,535*	..	..	..	..	12
1,964	101,829	470,154	3,248	123,268	226,526	470,493	431,798	13
1,225	546,073	5,306,793	6,103	575,074	2,017,237	2,520,443	3,302,783	14
480	33,730	330,159	1,631	48,746	137,392	215,762	213,386	15
..	4,385	18,650	464	4,794	8,910	10,103	13,152	16
..	411	..	342	10,895	1,296	17,061	61,002	17
488	3,284	9,403	21	3,316	5,931	13,098	8,592	18
806	6,125	10,177	345	6,783	11,082	37,389	16,371	19
..	P & L	42,976	..	P & L	13,000	12,315	P & L	20
..	2,516	..	..	151	16,359	45,923	..	21
..	..	..	..	..	..	..	..	22
..	..	5,139	..	..	..	2,072	..	23
..	..	..	..	..	..	..	..	24
1,774	50,451	416,504	2,803	74,685	193,970	353,723	312,503	25
1,415	597,451	5,360,443	6,548	623,657	2,049,793	2,637,213	3,422,078	26
853	597,451	4,337,492	..	623,657	1,845,838	2,549,713	2,881,749	27
..	..	..	..	..	..	..	540,329	28
..	379,862	..	..	41,968	..	..	1,841,589	29
..	..	22,951	..	30,637	43,955	..	245,640	30
562	270,000	1,000,000	39,888	60,000	160,000	87,500	..	31
1,415	1,247,313	5,360,443	7,185	756,262	2,049,793	2,637,213	5,509,307	32
..	..	..	..	..	..	11,816,273	..	33

Law Property.—* Amount received for Calls on Shares, £1,496.
 Legal and General.—† Includes £20,100. † Re-insured Premiums, £8,192.

1	Title	}	Liverpool, Manchester and Bir- mingham Industrial.	London, East India, & Colonial.	London, Edinburgh, & Glasgow.	London and Lan- cashire.	London & Manchester Industrial.
			..	1869.*	1881.	1862.	1869.
2	Date of Establishment		..	1869.*	1881.	1862.	1869.
3	Date to which Returns are made up		18 Sept., 1882.	31 Dec., 1881.	31 Dec., 1882.	31 Dec., 1882.	24 March, 1883.
SUMMARY OF NEW LIFE BUSINESS.							
4	Number of Policies		..	..	294	1,350	68,571
5	Sum thereby Insured		..	..	127,380	533,210	..
6	New Premiums		..	..	4,226	20,202	39,554
7	Average amount of Policy ...		..	..	433	395	..
REVENUE ACCOUNT.							
Income.							
8	Premiums, less Re-insurance ...		95	652	5,255	95,669	29,037
9	Consideration for Annuities ...		..	..	..	..	..
10	Interest and Dividends		..	61	625	10,898	131
11	Profit on Investments		..	..	..	..	..
12	Fines, Fees, &c.		..	..	2	31	..
13	Other Receipts		96	5	..	..	86
	Total Income		191	718	5,882	106,598	29,254
14	Amt. of Funds at beginning of year		50	736	14,446	256,506	15,733
Expenditure.							
15	Claims and Reversionary Bonus...		57	266	1,362	36,708	8,707
16	Surrenders		1	2	36	3,537	361
17	Annuities		..	..	212	..	15
18	Commission		31	61	621	7,407	6,381
19	Expenses of Management... ..		111	1,528	2,137	14,163	12,722
20	Dividends, &c., to Shareholders...		..	183	..	675	237
21	Cash Bonus & Reduct. of Premium		1	..	60	142	..
22	Loss or Depreciation		..	..	..	..	151
23	Income Tax		..	..	..	147	..
24	Other Payments		..	..	..	..	13
	Total Expenditure		201	2,040	4,428	62,779	28,587
25	Amount of Funds at end of year...		40	..	15,900	300,325	16,400
FUNDS AND SECURITIES.							
SEE ALSO "CLASSIFICATION OF ASSETS."							
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated)		..	Nil	15,900	286,734	11,775
27	Annuity Fund		..	..	..	..	..
28	Fire Insurance Fund		..	..	..	..	..
29	Reserve and other Funds... ..		..	..	8,445	..	..
30	Share Capital paid up		1,337	3,592	40,682	13,591	4,625
	Total Funds		42*	893†	65,027	300,325	16,400
31	Amount of Life Policies in force and Bonus Additions		..	..	..	3,053,959	..

Liverpool, Manchester and Birmingham Industrial.—* Deficiency £1,295.
 London, East India and Colonial.—† In Liquidation. † Deficiency £4,178.

London Assurance Corporation	London Life Association.	Marine and General Mutual.	Masonic and General.	Methodist & General.	Metropolitan.	Midland Counties.	Mutual.	
1720.	1806.	1852.	1868.	1867.	1835.	1851.	1834.	2
31 Dec., 1882.	30 June, 1883.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	4 Jan., 1883.	24 March, 1883.	31 Dec., 1882.	3
328	..	[This Society unites with Ordinary Life Insurance, the Insurance of "Mariners" and "Passengers" Effects.]	..	..	251	..	187	4
227,396	369,600		..	..	204,426	..	131,762	5
8,034	12,992		..	..	6,727	..	5,155*	6
693	..		..	..	814	..	704	7
150,033	324,860	29,961	4,270	216	155,845	4,244	82,389	8
2,833	..	..	..	..	..	1,949	..	9
76,819	157,671	16,716	515	28	72,242	1,498	48,486	10
2,756	2,847	..	..	..	..	..	1,938	11
..	58	..	15	..	24	3	49	12
93	..	..	180	..	..	..	..	13
232,534	485,436	46,677	4,980	244	228,111	7,694	132,862	
1,772,907	3,679,263	394,906	9,850	839	1,672,413	32,422	1,056,600	14
129,204	194,208	22,359	1,281	123	103,284	2,509	89,581†	15
5,815	9,652	2,513	395	2	4,664	155	8,366	16
9,294	..	2,438	442	..	..	1,205	..	17
5,177	Nil	1,170	447	24	Nil	387	2,493	18
11,416	13,583	5,508	2,600	48	8,806	679	7,366	19
14,535	Nil	Nil	15	..	Nil	P & L	Nil	20
11,299	210,692	..	..	..	68,756	..	3,398	21
..	..	..	..	..	..	61	..	22
..	4,147	..	..	..	1,800	37	..	23
..	..	..	..	..	..	..	..	24
186,740	432,282	33,988	5,180	197	187,310	5,033	111,204	
1,818,701	3,732,417	407,595	9,650	886	1,713,214	35,083	1,078,258	25
1,818,701	3,732,417	407,595	36	886	1,663,214	35,083	1,078,258	26
..	..	..	..	..	..	..	..	27
430,624	..	..	..	..	..	30,653	..	28
511,038	..	..	..	255	50,000	3,750	..	29
448,275	Mutual	Mutual	9,614	..	Mutual	32,500	Mutual	30
3,208,638	3,732,417	407,595	9,650	1,141	1,713,214	101,986	1,078,258	
..	9,288,376	..	..	..	5,075,798	..	..	31

1	Title	National (of Ireland).	National Guardian.	National Life.	National Provident.	National Weekly.
2	Date of Establishment	1822.	1854.	1830.	1835.	
3	Date to which Returns are made up	31 Dec., 1882.	30 June, 1883.	31 Dec., 1882.	20 Nov., 1882.	30 April, 1882.
	SUMMARY OF NEW LIFE BUSINESS.					
4	Number of Policies	..	..	..	930	..
5	Sum thereby Insured	..	..	183,249	372,000	..
6	New Premiums	..	..	7,021	13,201	..
7	Average amount of Policy ...	..	..	..	400	..
	REVENUE ACCOUNT. Income.					
8	Premiums, less Re-insurance ...	14,702	171	75,922	320,707	6,104
9	Consideration for Annuities ...	1,103	..	26,160	1,784	..
10	Interest and Dividends	6,761	380	38,938	163,247	..
11	Profit on Investments	..	..	5,596	31,626	..
12	Fines, Fees, &c.	..	..	..	406	..
13	Other Receipts	..	..	..	..	..
	Total Income	22,566	551	146,616	517,770	6,104
14	Amt. of Funds at beginning of year	166,921	7,610	797,172	3,871,190	1,534
	Expenditure.					
15	Claims and Reversionary Bonus ...	10,169	500	60,195	298,467	7,349
16	Surrenders	368	..	3,383	13,896	19
17	Annuities	3,319	..	1,935	2,388	..
18	Commission	391	..	1,753	9,087	2,158
19	Expenses of Management... ..	3,025	70	8,086	18,452	927
20	Dividends, &c., to Shareholders...	3,389	..	Nil	Nil.	44
21	Cash Bonus & Reduct. of Premium	..	..	23,622	71,713	..
22	Loss or Depreciation	..	..	..	..	..
23	Income Tax	..	..	783	3,330	..
24	Other Payments	..	..	173	..	..
	Total Expenditure	20,661	570	99,930	417,327	6,497
25	Amount of Funds at end of year...	168,826	7,591	843,858	3,971,633	1,141
	FUNDS AND SECURITIES. SEE ALSO "CLASSIFICATION OF ASSETS."					
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	145,681	7,591	843,858	3,971,633	106
27	Annuity Fund	23,145	..	..	..	..
28	Fire Insurance Fund	59,171	..	..	..	..
29	Reserve and other Funds... ..	20,749	..	..	..	..
30	Share Capital paid up	100,000	9,992	Mutual	Mutual	1,035
	Total Funds	348,746*	17,583	843,858	3,971,633	1,141
31	Amount of Life Policies in force and Bonus Additions ... }	458,201†	..	2,479,570	10,662,500	..

National (Ireland).—*Exclusive of Trust Fund, Liberal Annuity of Dublin, and Dublin Widows' Fund, £94,641.
†After deduction of £53,800 Re-insurances.

North British and Mercantile.	Northern.	Norwich Union.	Nor. Un. (Amicable Fund).	Patriotic.	Pearl.	Pelican.	Positive.	1
1823.*	1836.	1808.	1706.	1824.	1864.	1797.	1870.	2
31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	4 April, 1883.	31 July, 1883.	30 June, 1883.	31 Dec., 1882.	31 Dec., 1882.	3
961	..	636	..	..	222,030	307	255	4
912,590	364,068	239,310*	..	..	..	240,475	136,770	5
32,877	12,707*	7,509*	..	..	103,838	8,837	6,208	6
949	..	376	..	..	..	783	536	7
331,242	181,501	138,590	7,764	10,542	126,239	92,552	41,604	8
108,992	4,564	..	..	..	..	..	643	9
152,995	66,319	70,671	8,813	4,845	1,962	54,103	10,839	10
2,683*	..	..	..	..	..	..	..	11
124	..	99	..	..	32	..	26	12
563	..	..	..	..	..	..	..	13
596,599	252,384	209,360	16,577	15,387	128,233	146,655	53,112	
3,508,105	1,598,457	1,671,052	222,200	102,242	54,466	1,281,538	275,434	14
233,195	133,260	170,822	16,512	6,452	44,878	90,953	14,165	15
29,181	21,338	9,718	8	576	39	4,079	2,411	16
45,282	7,213	10,703	..	..	..	1,322	30	17
14,250	8,875	6,345	79	275	26,498	3,808	2,075	18
28,125	9,636	12,573	970	990	44,453	7,729	9,833	19
Fire and	..	Nil	Nil	..	245	18,712	4,186	20
Gen. Acc.	..	7,524	..	..	..	196	1,641	21
160	..	4	..	..	..	1,033	119	22
..	..	..	..	..	..	..	..	23
6,528†	..	42	..	..	..	..	..	24
356,721	180,322	217,731	17,569	8,293	116,113	127,832	34,460	
3,747,983	1,670,519	1,662,681	221,208	109,336	66,586	1,300,361	294,086	25
3,274,836	1,605,162	1,661,633	221,208	109,336	66,586	1,120,126	213,331	26
473,147	65,356	..	..	..	..	3,646	..	27
1,374,661	550,000	..	..	10,699	..	..	..	28
..	228,890	1,048	..	8,569	420	17,000	..	29
500,000	300,000	Mutual	Mutual	121,985	2,452	159,589	69,775	30
5,622,644	2,749,408	1,662,681	221,208	250,589	69,458	1,300,361	294,086	
..	..	..	..	..	..	3,000,000*	..	31

North Brit. and Merc.—*Includes Debts recovered, £2,329. † Balance of United Kingd. Re-assurance Account.
 Northern.—*Include £725 Single Premiums.

Norwich Union.—*Includes £9,000, Re-insured Premium £241.

Pelican.—* Approximated.

1	Title }	Preserver.	Provident.	Provident Clerks.	Provincial.	Prudential.
		1843.	1806.	1840.	1852.	1848.
2	Date of Establishment	1843.	1806.	1840.	1852.	1848.
3	Date to which Returns are made up	15 Feb., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.
	SUMMARY OF NEW LIFE BUSINESS.					[Industrial Branch.]
4	Number of Policies	..	..	1,143	..	..
5	Sum thereby Insured	..	592,570	253,700	..	..
6	New Premiums	..	19,211	7,250	..	..
7	Average amount of Policy ...	..	..	221	..	..
	REVENUE ACCOUNT.					
	Income.					
8	Premiums, less Re-insurance ...	18	206,224	107,560	32,960	2,126,022
9	Consideration for Annuities ...	..	..	9,096	306	..
10	Interest and Dividends	..	94,750	47,036	12,258	64,575
11	Profit on Investments	..	1,052	15,379	..	..
12	Fines, Fees, &c.	..	..	..	31	..
13	Other Receipts	..	..	..	..	..
	Total Income	18	302,026	179,071	45,555	2,190,597
14	Amt. of Funds at beginning of year	11,802	2,207,986	1,033,147	272,322	1,579,546*
	Expenditure.					
15	Claims and Reversionary Bonus ...	20	162,837	61,303	24,535	773,813
16	Surrenders	..	11,105	5,892	1,588	1,155
17	Annuities	..	30	8,238	620	..
18	Commission	..	10,707	4,153	1,597	659,425
19	Expenses of Management... ..	..	20,819	10,976	4,399	272,216
20	Dividends, &c., to Shareholders...	..	2,304	Nil	571	121,678
21	Cash Bonus & Reduct. of Premium	..	..	190	..	..
22	Loss or Depreciation	..	997	..	200	2,661
23	Income Tax	..	2,127	..	243	..
24	Other Payments	..	..	..	..	..
	Total Expenditure	20	210,926	90,752	33,753	1,830,948
25	Amount of Funds at end of year...	11,800	2,299,086	1,121,466	284,124	1,939,195
	FUNDS AND SECURITIES.					
	SEE ALSO "CLASSIFICATION OF ASSETS."					
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	11,800	2,246,144	1,121,466	272,002	1,939,195
27	Annuity Fund	..	..	..	5,984	..
28	Fire Insurance Fund	..	..	..	..	..
29	Reserve and other Funds	7,838	5,389	..	6,138	100,000
30	Share Capital paid up	..	47,553	Mutual	..	80,028
	Total Funds	19,638	2,299,086	1,121,466	284,124	2,119,223
31	Amount of Life Policies in force and Bonus Additions ... }	..	..	..	..	..

LIFE INSURANCE ABSTRACT.

61

Prudential.	Queen.	Refuge.	Reliance.	Rock.	Royal.	Royal Exchange.	Royal Farmers.	
1848.	1857.	1864.	1840.	1806.	1845.	1720.	1840.	1
31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	30 April, 1883.	31 Dec., 1882.	2
Ordinary Branch.] 7,067	885	..	415	237	..	..	..	3
865,148	271,830	..	282,040	188,994	447,375	..	..	4
32,777	8,685	..	9,601	8,108	15,492	..	..	5
122	307	..	679	797	..	..	..	6
161,251	67,988	151,266	80,858	132,204	252,157	130,522	8,034	7
5,708	1,046	..	..	..	9,875	5,117	..	8
33,266	18,353	1,658	22,995	147,366	117,012	81,739	5,241	9
..	..	..	..	..	..	..	..	10
..	..	..	50	2,342	..	..	..	11
..	14	1,108*	..	..	..	..	..	12
200,225	87,401	154,032	103,903	281,912	379,044	217,378	13,275	13
826,529*	408,464	55,465	537,739	3,171,925	2,737,858	1,997,464	116,908	14
73,621	36,685	60,053	59,612	155,770	174,511	150,704*	9,144	15
3,714	3,679	..	5,551	31,890	12,719	8,912	484	16
4,270	1,209	..	2,256	59	24,772	3,604	78	17
12,350	3,980	82,184	3,922	3,815	11,591	5,853	336	18
4,503	5,125		12,584	12,413	14,844	10,894	1,003	19
..	P & L	606	Nil	85,000	P & L	P & L	P & L	20
..	1,361	..	494	..	306	..	..	21
638	21	..	1,264	10,119	..	..	..	22
..	..	..	..	..	..	..	..	23
..	..	287	..	..	..	..	..	24
99,096	52,060	143,130	85,683	299,066	238,743	179,967	11,045	
927,658	443,805	66,366	555,959	3,154,771	2,878,159	2,034,875	119,138	25
927,658	430,209	52,909	555,959	1,889,420	2,656,922	1,998,858	118,425	26
..	13,596	..	..	..	221,237	36,017	713	27
..	168,300	..	..	..	550,000	177,907	10,692	28
518†	142,300	..	..	..	1,255,966	1,043,482†	126,087	29
..	180,035	13,457	Mutual	1,265,351	289,545	689,220	72,962	30
928,176	934,440	66,366	555,959	3,154,771	4,973,670	3,945,484	328,879	
..	..	..	2,840,106	..	..	..	..	31

Prudential.—Ordinary Branch.—*Includes £81,946, transferred from Industrial Branch. †Sickness Fund.
Refuge.—*Calls on Shares. Royal Exchange.—*Includes Claims, Reversionary Annuities, £1,080.
†Marine Fund, £232,353; General Reserve Fund, £811,129.

1	Title	Sceptre.	Scottish Amicable.	Scottish Equitable.	Scottish Imperial.	Scottish Life.
2	Date of Establishment	1864.	1826.	1831.	1865.	1881.
3	Date to which Returns are made up	31 Dec., 1882.	31 Dec., 1882.	1 March, 1883.	31 Dec., 1882.	31 May, 1883.
	SUMMARY OF NEW LIFE BUSINESS.					
4	Number of Policies	1,058	772	1,047	745	289
5	Sum thereby Insured	189,230	508,594	640,519	278,625	101,497
6	New Premiums	5,436	23,818	23,747	8,402	..
7	Average amount of Policy	178	658	611	374	351
	REVENUE ACCOUNT.					
	Income.					
8	Premiums, less Re-insurance	38,769	197,353	234,343	44,949	6,026
9	Consideration for Annuities	..	2,825	Nil	..	2,283
10	Interest and Dividends	8,366	105,313	108,693	5,747	243
11	Profit on Investments	..	..	27,284	..	..
12	Fines, Fees, &c.	12	80	366	21	2
13	Other Receipts	..	..	..	..	..
	Total Income	47,147	305,571	370,686	50,717	8,554
14	Amt. of Funds at beginning of year	166,156	2,315,721	2,544,899	136,316	4,148
	Expenditure.					
15	Claims and Reversionary Bonus	10,373	168,728	213,391	25,111	Nil
16	Surrenders	856	8,591	6,950	2,530	Nil
17	Annuities	..	6,631	Nil	579	312
18	Commission	3,758	5,791	9,461	4,119	276
19	Expenses of Management... ..	4,977	17,669	19,713	3,862	1,853
20	Dividends, &c., to Shareholders	629	Nil	Nil	..	..
21	Cash Bonus & Reduct. of Premium	..	6,182	1,350	..	..
22	Loss or Depreciation	..	..	..	..	131*
23	Income Tax	133	2,050	2,483	..	..
24	Other Payments	..	..	120	..	..
	Total Expenditure	20,726	215,642	253,468	36,201	2,572
25	Amount of Funds at end of year...	192,577	2,405,650	2,662,117	150,832	10,130
	FUNDS AND SECURITIES.					
	SEE ALSO "CLASSIFICATION OF ASSETS."					
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	182,092	2,296,650	2,662,117	150,832	10,130
27	Annuity Fund	..	..	..	..	..
28	Fire Insurance Fund	..	..	..	..	..
29	Reserve and other Funds... ..	..	109,000	..	13,910	4,103
30	Share Capital paid up	10,485	Mutual	Mutual	50,000	50,000
	Total Funds	192,577	2,405,650	2,662,117	214,742	64,233
31	Amount of Life Policies in force and Bonus Additions	..	7,683,194	9,230,034	..	..

Scottish Metropolitan.	Scottish Provident.	Scottish Provincial.	Scottish Union and National.	Scottish Widows' Fund.	Security.*	Sovereign.	Sovereign Gen. Ann. Fund.]	I
1876.	1837.	1825.	1824.	1815.	1870.	1845.	1829.	2
20 May, 1883.	31 Dec., 1882.	31 Jan., 1883.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1881.	31 Dec., 1882.	31 Dec., 1882.	3
433	1,724	578	1,140	2,287	..	[Has ceased	..	4
156,605	1,031,965	240,250	633,116	1,363,902*	..	to transact	..	5
..	40,402	7,644	23,367	45,588	..	New	..	6
361	598	415	555	596	..	Business.]	..	7
16,363	412,661	131,950	275,886	682,351	189	49,029	2,419	8
8,337	11,063	1,209	8,545	7,675	..	80	..	9
2,040	175,266	49,368	94,547	322,292	91	10,300	10,019	10
..	..	..	..	..	..	3,181	..	11
11	289	..	..	..	..	113	..	12
..	..	20,000*	..	..	..	..	..	13
26,751	599,279	202,527	378,978	1,012,318	280	62,703	12,438	14
49,189	4,109,537	1,191,563	2,241,278	7,697,893	1,802	420,174	206,560	15
2,600	235,214	87,462	230,158	585,733	1	39,921	..	16
217	13,144	9,956	9,512	37,804	20	8,426	..	17
504	14,086	3,936	6,546	8,664	..	978	22,760	18
958	8,407	6,495	12,368	19,687	..	1,432	..	19
4,870	31,555	13,921	25,617	50,316	427	7,778	2	20
1,200	..	8,395†	F & P & L	Nil	..	..	..	21
..	..	7,434†	1,426	11,323	..	..	..	22
300†	..	..	..	..	14	..	..	23
24	3,501	..	..	7,405	..	271	177	24
..	..	..	..	..	..	7,699	..	25
10,673	305,907	137,599	285,627	720,932	462	66,505	22,939	26
65,267	4,402,909	1,256,491	2,334,629	7,989,279	1,620	416,372	196,059	27
41,014	4,402,909	1,222,200	2,334,629	7,957,588	1,619	379,118	..	28
..	..	34,291	..	..	..	7,292	196,059	29
..	..	55,233	203,276	..	..	..	..	30
253	..	44,005	282,571	31,691	..	..	..	31
24,000	Mutual	60,000	..	Mutual	1	29,962	..	32
65,267	4,402,909	1,415,729	2,820,476	7,989,279	1,620	416,372	196,059	33
..	15,348,929	..	10,500,000	..	..	..	..	34

Scottish Provincial.—*Transferred from General Reserve Fund. † Transfer to P. & L. Account. ‡ Surrender of Bonuses.
 Scottish Widows' Fund.—*Includes Amount Re-insured, £9,000. Security.—* In Liquidation.

1	Title	Standard.	Star.	Sun.	Union.	United Kent.
2	Date of Establishment	1825.	1843.	1810.	1813.	1824.
3	Date to which Returns are made up	15 Nov., 1882.	31 Dec., 1882.	24 June, 1883.	30 June, 1883.	25 March, 1883.
	SUMMARY OF NEW LIFE BUSINESS.			[To 25 Dec., 1883.]		
4	Number of Policies	2,561	2,498	766	666	102
5	Sum thereby Insured	1,487,475	757,024	424,461	269,935	56,776
6	New Premiums	51,124	24,716	12,350	9,016	1,647
7	Average amount of Policy ...	580	303	544	405	556
	REVENUE ACCOUNT.					
	Income.					
8	Premiums, less Re-insurance ...	619,552	240,644	131,358	106,884	21,129
9	Consideration for Annuities ...	22,871	7,530	..	..	1,572
10	Interest and Dividends	256,001	83,695	81,551	46,017	20,840
11	Profit on Investments	..	..	..	..	1,628
12	Fines, Fees, &c.	1,340	..	104	53	9
13	Other Receipts	..	..	..	..	..
	Total Income	899,764	331,869	213,013	152,954	45,178
14	Amt. of Funds at beginning of year	5,651,457	1,871,738	2,075,775	980,352	479,722
	Expenditure.					
15	Claims and Reversionary Bonus	507,465	111,312	131,660	67,945	21,046
16	Surrenders	45,770	9,141	12,606	21,750*	1,663
17	Annuities	41,957	5,585	520	..	3,601
18	Commission	28,996	18,641	5,205	6,783	1,047
19	Expenses of Management ...	64,541	20,482	16,363	10,966	1,563
20	Dividends, &c., to Shareholders...	25,000	250	70,560	26,087	7,000
21	Cash Bonus & Reduct. of Premium	..	10,029	65,597	..	..
22	Loss or Depreciation	..	..	..	33	..
23	Income Tax	4,610	..	..	1,203	421
24	Other Payments	..	..	..	..	..
	Total Expenditure	718,339	175,440	302,511	134,767	36,341
25	Amount of Funds at end of year...	5,832,882	2,028,167	1,986,277	998,539	488,559
	FUNDS AND SECURITIES.					
	SEE ALSO "CLASSIFICATION OF ASSETS."					
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated)	5,703,206	2,023,167	1,614,569	998,539	352,358
27	Annuity Fund	..	..	..	..	..
28	Fire Insurance Fund	..	..	..	741,449	..
29	Reserve and other Funds...	9,676	..	14,607	26,822	36,201
30	Share Capital paid up	120,000	5,000	357,101	30,000	100,000
	Total Funds	5,832,882	2,028,167	1,986,277	1,796,810	488,559
31	Amount of Life Policies in force and Bonus Additions ...	18,736,289*	..	4,795,536	..	..

LIFE INSURANCE ABSTRACT.

65

Ud. Kingd. Assurance Corp.	United Kingdom Temperance.	Universal.	University.	Victoria Mutual.	Wesleyan and General.	Western Counties, & Lond. M.	West of England.	1
1866.	1840.	1834.	1825.	..	1841.	1861.	1807.	2
31 Dec., 1882.	31 Dec., 1882.	Nov. 30 and Dec. 31, 1882.	1 May, 1883.	31 Dec., 1882.	31 Dec. 1882.	31 Jan., 1883.	31 Dec., 1882.	3
100,294	2,203	..	..	..	..	506	332	4
..	590,739	145,493	80,050	..	..	81,725	144,840	5
35,000	20,415	5,848	..	..	..	2,531	5,035	6
..	268	..	3,572	..	..	161	436	7
32,963	255,089	113,590	50,151	7,705	74,242	17,320	89,646	8
..	2,377	Nil	..	..	..	..	..	9
439	136,630	48,721	42,875	1,006	6,637	1,960*	47,002	10
..	5,854	..	3,056	530	..	..	16,111	11
10	285	..	51	49	70	..	..	12
1,629	..	..	..	..	..	..	..	13
35,041	400,235	162,311	96,133	9,290	80,949	19,280	152,759	14
17,110	3,020,942	1,076,617	1,019,285	22,516	160,684	40,785	972,790	14
12,060	155,970	98,483	80,560*	2,424	39,061	9,861	117,258*	15
23	18,628	4,995	6,235	202	1,996	951	6,019	16
..	3,527	145	..	..	747	38	1,009	17
10,125	16,737	3,439	352	924	15,368	1,264	4,297	18
12,234	15,380	9,206	5,597	1,767	13,552	6,853	7,131	19
58	Nil	13,000	1,478	..	..	Nil	4,000	20
..	519	36,662	1,222	..	..	..	..	21
468	..	1,538	..	3	..	218	..	22
..	..	781	1,228	25	..	..	..	23
..	261	..	..	..	..	..	2,000†	24
34,968	211,022	168,249	96,672	5,345	70,724	19,185	141,714	25
17,183	3,210,155	1,070,679	1,018,746	26,461	170,909	40,880	983,835	25
17,110	3,210,155	980,577	988,846	25,909	82,535	40,880	978,614	26
..	..	..	..	..	9,341	..	5,221	27
..	..	..	..	..	..	..	77,335	28
..	..	30,102	..	3,764	79,033*	..	4,973	29
1,162	Mutual	60,000	29,900	Mutual	Mutual	Mutual	210,000	30
18,345	3,210,155	1,070,679	1,018,746	29,673	170,909	40,880	1,276,143	31
..	..	2,881,740	..	..	..	..	..	31

University.—*Includes Bonus Additions, £25,010.

Wesleyan and General.—*Sickness Insurance Fund.

Western Counties, and London Mutual.—*Includes Rent, £275.

West of England.—*Includes Bonus Additions £14,120. † Transferred from Annuity Account to Investment

1	Title	Westmr. and General.	Whit- tington.	Yorkshire.	Yorkshire Provident.
		1836.	1855.	1824.	1870.
2	Date of Establishment	1836.	1855.	1824.	1870.
3	Date to which Returns are made up	31 Dec., 1882.	30 April, 1883.	28 Feb., 1883.	31 July, 1883.
SUMMARY OF NEW LIFE BUSINESS.					
4	Number of Policies	209	496	..	..
5	Sum thereby Insured	72,740	155,077	..	..
6	New Premiums	2,293	..	..	..
7	Average amount of Policy ...	348	312	..	..
REVENUE ACCOUNT.					
Income.					
8	Premiums, less Re-insurance ...	45,664	46,018	42,013	1,013
9	Consideration for Annuities ...	6,572	100	13,115	..
10	Interest and Dividends	19,575	4,835	23,542	21
11	Profit on Investments	..	253	528	..
12	Fines, Fees, &c.	76	282	..	..
13	Other Receipts	..	..	..	..
	Total Income	71,887	51,488	79,198	1,034
14	Amt. of Funds at beginning of year	454,226	120,283	540,468	1,045
Expenditure.					
15	Claims and Reversionary Bonus ...	37,465	25,547	35,242	466
16	Surrenders	3,804	1,503	1,533	..
17	Annuities	3,370	782	6,709	..
18	Commission	2,180	4,628	2,049	288
19	Expenses of Management	6,305	7,504	4,070	323
20	Dividends, &c., to Shareholders ...	3,981	1,838	Fire Acct.	21
21	Cash Bonus & Reduct. of Premium	9,564	1,824	92	..
22	Loss or Depreciation	..	1,288	..	..
23	Income Tax	378	..	427	..
24	Other Payments	..	116	..	..
	Total Expenditure	67,047	45,030	50,122	1,098
25	Amount of Funds at end of year...	459,066	126,741	569,544	981
FUNDS AND SECURITIES.					
SEE ALSO "CLASSIFICATION OF ASSETS."					
26	Life Insur. Fund (also Annuity } Fund, if not otherwise stated) }	432,463	104,027	569,544	706
27	Annuity Fund	..	..	..	..
28	Fire Insurance Fund	..	..	225,162	..
29	Reserve and other Funds	1,626	954	..	..
30	Share Capital paid up	24,977	21,760	50,000	275
	Total Funds	459,066	126,741	844,706	981
31	Amount of Life Policies in force } and Bonus Additions ... }	1,499,330	..	..	..

SUMMARY OF NEW LIFE BUSINESS.		Total reported in 1883. [58 Companies.]	Total reported in 1882. [58 Companies.]	Total reported in 1881. [55 Companies.]
Number of Policies	56,466	56,786	48,718	
Sum thereby Insured	24,827,102	24,745,186	22,981,482	
New Premiums	879,295	832,591	775,092	
Average amount of Policy	439	435	470	
REVENUE ACCOUNT. Income.		[105 Companies.]	[107 Companies.]	[106 Companies.]
Premiums, less Re-insurance	14,746,928	14,175,312	13,603,721	
Consideration for Annuities	607,442	603,292	587,024	
Interest and Dividends	5,756,693	5,569,158	5,439,600	
Profit on Investments	167,085	234,571	239,005	
Fines, Fees, &c.	9,343	9,204	7,698	
Other Receipts	66,682	31,972	114,892	
Total Income	£21,354,173	£20,623,509	£19,991,940	
Amt. of Funds at beginning of year	134,011,957	129,364,534	125,367,754	
Expenditure.				
Claims and Reversionary Bonus	10,807,141	10,506,664	10,535,074	
Surrenders	746,045	749,745	736,268	
Annuities	541,132	500,330	481,255	
Commission	1,269,715	1,177,440	1,273,100	
Expenses of Management	1,578,272	1,565,656	1,406,094	
Dividends, &c., to Shareholders	589,502	500,831	727,132	
Cash Bonus & Reduct. of Premium	846,095	873,338	831,600	
Loss or Depreciation	35,027	42,836	62,269	
Income Tax	65,943	54,576	55,787	
Other Payments	96,571	4,670	86,581	
Total Expenditure	£16,575,443	£15,976,086	£15,995,160	
Amount of Funds at end of year...	138,790,687	134,011,957	129,364,534	
FUNDS & SECURITIES. SEE ALSO "CLASSIFICATION OF ASSETS."				
Life Insur. Fund (also Annuity) Fund, if not otherwise stated }	130,358,367	126,515,877	123,300,321	
Annuity Fund	2,241,644	2,270,276	1,796,661	
Fire Insurance Fund	13,753,963	13,502,618	12,085,645	
Reserve and other Funds				
Share Capital paid up	11,189,658	11,293,398	10,935,258	
Total Funds	£157,543,632	£153,582,169	£148,117,885	
Amount of Life Policies in force) and Bonus Additions (approxd) }	445,000,000	435,000,000	425,000,000	
Ratio of Expenses (Ordinary Life) Insurance) to Premium Income }	13'453	13'829	13'133	

		[Returns furnished in 1881 and 1882.]			
		Equitable. 1859.		New York. 1843.	
		31 Dec., 1882.	31 Dec., 1881.	31 Dec., 1882.	31 Dec., 1881.
1	Title and Date of Establishment }				
2	Date to which Returns are made up }				
SUMMARY OF NEW LIFE BUSINESS.					
3	Number of Policies	13,225	10,083	10,600	8,661
4	Sum thereby Insured	10,971,703	7,709,694	6,978,360	5,478,551
5	New Premiums	..	..	..	..
6	Average amount of Policy ...	829	764	658	631
REVENUE ACCOUNT.					
Income.					
7	Premiums, less Re-insurance ...	1,879,225	1,574,812	1,548,689	1,279,181
8	Consideration for Annuities ...	27,671	32,022	300,412	350,601
9	Interest and Dividends	510,482	456,730	498,861	470,541
10	Profit on Investments	..	57,547	76,863	83,281
11	Fines, Fees, &c.	..	..	..	..
12	Other Receipts	..	..	..	..
	Total Income	2,417,378	2,121,111	2,424,825	2,183,611
13	Amt. of Funds at beginning of year	9,197,222	8,495,930	9,593,945	8,752,061
Expenditure.					
14	Claims and Reversionary Bonus ...	640,581	571,403	479,495	520,871
15	Surrenders	203,904	167,436	181,444	77,171
16	Annuities	9,094	3,757	104,744	84,021
17	Commission	174,868	149,902	186,110	136,601
18	Expenses of Management	194,918	212,190*	167,213	167,031
19	Dividends, &c., to Shareholders ...	1,458	1,458	Nil	Nil
20	Cash Bonus & Reduct. of Premium	383,757	313,673	501,417	356,021
21	Loss or Depreciation	5,139	..	44,628	..
22	Income Tax	21,255	..	14,131	..
23	Other Payments	..	..	..	..
	Total Expenditure	1,634,974	1,419,819	1,679,182	1,341,731
24	Amount of Funds at end of year..	9,979,626	9,197,222	10,339,588	9,593,945
FUNDS AND SECURITIES.					
SEE ALSO "CLASSIFICATION OF ASSETS."					
25	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	7,759,069	9,176,389	10,339,588	9,593,945
26	Annuity Fund	..	..	..	..
27	Surplus	2,199,724	..	..	..
28	Share Capital paid up	20,833	20,833	Mutual	Mutual
	Total Funds	9,979,626	9,197,222	10,339,588	9,593,945
29	Amount of Life Policies in force and Bonus Additions ... }	46,565,924	40,135,803	34,283,019	30,352,165

CLASSIFICATION OF ASSETS.

EXPLANATORY REMARKS.

IN publishing a Classification of the Assets of the various Life Offices, as well as the fire assets of those Companies which unite with Life the business of Fire Insurance, it may be desirable to state that the terms employed in enumerating the securities are, with three additions, those furnished in the Schedules attached to the "Life Assurance Companies' Act, 1870." The additional items are—Advances made under security of municipal and other public rates; Life Interests, and Reversions purchased.

With reference to the item, "Other Loans and Investments," a foot-note is usually appended explanatory of the nature of the security. It will be observed that the securities producing, or estimated as producing, Interest are distinguished from those which, from their character, are non-productive.* Some of the items which constitute the latter, are in their purport and value, frequently misunderstood, and it may therefore be well to offer the following explanation:—The term "Agents' Balances" usually comprehends the premiums sent for collection in the Agencies, the days of grace of which are still current. It also includes, specially in the case of Fire Companies, sums due by other offices. The term "Outstanding Premiums" usually relates to the premiums, with days of grace running, which are retained at the Head Office, or at the principal branches. The term "Outstanding Interest" generally includes Interest accrued, that is to say, the total amount of interest is calculated up to the day on which the financial year closes; but, of course, is not legally due. The inconsiderable item "Other Assets" usually applies to office furniture and fittings, policy stamps on hand, and other small assets. The Total Summation of Assets, as reported in 1883, will be found on page 87.

* Attention has been directed, on the part of the Scottish Offices, to the fact, that the item "Cash on current account," usually commands in Scotland a small amount of Interest.

1	Title	Alliance.	Argus.	Atlas.	British Empire Mutual.	Brit Equit.
2	Date of Establishment	1824.	1833.	1808.	1847.	1854.
3	Date to which Returns are made } up	31 Dec., 1882.	31 Dec., 1882.	25 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	31,000	93,609	1,693,279	368,622	147,5
5	Do. out of do. ...	..	..	..	..	..
6	Loans on Company's Policies ...	41,663	17,811	62,802	66,501	36,6
<i>Investments in—</i>						
7	British Government Securities...	221,687*	..	93,772	10,220	..
8	Indian and Colonial do. ...	73,867	71,012	..	235,164	64,7
9	Foreign Government do. ...	..	4,735	..	..	..
10	Rail. and other Debentures, &c.	..	219,301	..	16,181	..
11	Do. do. Shares ...	207,018†	62,745	..	14,965	10,4
12	House and Landed Property ...	114,946	..	..	134,946	5,9
13	Public Rates, Rent Charges, &c...	1,518,734	..	..	..	586,4
14	Life Interests	..	..	2,967	..	..
15	Reversions	..	..	..	..	..
16	Loans on Personal Security ...	..	..	Nil	9,495	..
17	Cash on Deposit	25,000	7,000	23,000	15,000	14,00
18	Other Loans and Investments ...	121,070	9,024	..	..	..
19	Total Interest-bearing Assets	2,354,985	485,237	1,875,820	871,094	865,23
20	Agents' Balances	18,899	..	7,168	13,191	21,37
21	Outstanding Premiums	3,147	775	1,115	23,203	..
22	Do. Interest and Int. accrued	24,637	8,866	5,896	5,060	..
23	Cash in hand, &c.	33,919	1,232	11,373	4,806	4,46
24	Other Assets	..	154	..	..	1,37
25	Total Non-Interest-bearing Assets	80,602	11,027	25,552	46,260	27,00
26	Total Gross Assets	2,435,587	496,264	1,901,372	917,354	892,23
27	Deduct Claims admitted, not due, unclaimed dividends, and other outstanding liabilities	69,764	17,722	73,773	14,413	19,10
28	Total Net Assets	2,365,823	478,542	1,827,599	902,941	873,13

CLASSIFICATION OF ASSETS.

71

British Legal.	British Workman's	Briton, Limited.	Briton, Medical & General.	Caledonian 1805 F and	Church of England.	City.	City of Glasgow.	1
1863.	1866.	1875.	1854.	1833 L.	1840.	1870.	1838.	2
30 June, 1883.	30 April, 1883.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	20 Jan., 1883.	3
..	17,355	..	290,826	471,897	174,030	..	806,354	4
..	..	..	548	..	400	..	..	5
..	4,008	897	58,063	38,171	40,454	65	57,196	6
..	..	21,866	15,156	..	4,563	..	14,584	7
..	..	16,657	48,643	..	59,190	..	20,338	8
..	..	3,351	21,689	..	39,916	..	..	9
..	..	7,994	4,816	36,354	17,742	..	3,000	10
..	..	..	..	28,298	18,096	..	90,625	11
1,997	4,000	..	71,425	84,448	9,860	..	41,497	12
37,600	..	..	..	249,640	178,086	..	143,763	13
..	..	..	..	2,995	..	..	1,267	14
..	..	..	27,001	422	..	..	14,375	15
..	700	..	117,789*	38,288	33,188	322	3,693	16
1,800	..	..	..	6,000	13,000	..	13,999	17
..	..	866	18,937	30,282	148,530	..	830	18
41,397	26,063	51,631	674,893	986,795	737,055	387	1,211,521	19
137	599	3,856	27,587	14,330	9,904	} 574	6,601	20
2,146	7,599	2,679	8,286	2,301	2,296		30,170	21
244	401	410	14,897	8,026	12,746		12,427	22
236	4,779	3,967	30,649	3,734	8,208		9,170	23
244	2,002	..	2,659	2,342	..		2,189	24
3,007	15,380	10,912	84,078	30,733	33,154	1,083	60,557	25
44,404	41,443	62,543	758,971	1,017,528	770,209	1,470	1,272,078	26
11	2,868	9,804	47,905	35,636	20,564	..	43,267	27
44,393	38,575	52,739	711,066	981,892	749,645	1,470	1,228,811	28

CLASSIFICATION OF ASSETS.

1	Title }	Clergy Mutual.	Clerical, Medical & General.	Commercial Union.	Commercial Union.	Crown.
2	Date of Establishment	1829.	1824.	1861.	1861.	1825.
3	Date to which Returns are made up }	31 May, 1883.	30 June, 1883.	31 Dec., 1882.	31 Dec., 1882.	25 March, 1883.
CLASSIFICATION OF ASSETS.				[Life Branch.]	[General Account.]	
4	Mortgages in United Kingdom ...	2,461,585	309,941	464,757	156,713	857,460
5	Do. out of do. ...	..	..	50,300	..	..
6	Loans on Company's Policies ...	257,900	96,429	25,434	..	61,338
<i>Investments in—</i>						
7	British Government Securities...	..	187,994	..	146,463	..
8	Indian and Colonial do. ...	..	165,909	97,585	} 371,030	311,733
9	Foreign Government do. ...	..	..	14,119		18,100
10	Rail. and other Debentures, &c.	269,779	734,158	35,078	69,637	228,147
11	Do. do. Shares ...	..	122,201	23,010	23,029	..
12	House and Landed Property ...	..	12,750	..	193,956	42,294
13	Public Rates, Rent Charges, &c...	..	542,359	33,400	..	141,714
14	Life Interests	..	263,000	922	..	19,973
15	Reversions	..	..	..	..	..
16	Loans on Personal Security ...	..	..	..	16,953	..
17	Cash on Deposit	..	..	47,552	87,053	..
18	Other Loans and Investments ...	30,000	29,485	..	..	..
19	Total Interest-bearing Assets	3,019,264	2,464,226	792,157	1,064,834	1,680,759
20	Agents' Balances	..	20,571	15,411	182,584	43,020
21	Outstanding Premiums	12,349	11,864	8,118	20,999	9,333
22	Do. Interest and Int. accrued	8,522	36,675	2,418	2,119	27,543
23	Cash in hand, &c.	7,593	12,371	10,765	97,578	4,847
24	Other Assets	314	..	..	14,890	..
25	Total Non-Interest-bearing Assets	28,778	81,481	36,712	318,170	84,743
26	Total Gross Assets	3,048,042	2,545,707	828,869	1,383,004	1,765,502
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	46,037	44,605	16,944	176,639	62,662
28	Total Net Assets	3,002,005	2,501,102	811,925	1,206,365	1,702,840
				2,018,290		

Eagle.	Economic.	Edinburgh.	Emperor.	English and Scottish Law.	Equitable.	Equity and Law.	Friends' Provident.	1
1807.	1823.	1823.	1853.	1839.	1762.	1844.	1832.	2
31 Dec., 1882.	31 Dec., 1882.	31 March, 1883.	31 March, 1883.	25 Dec. 1882.	31 Dec., 1882.	31 Dec., 1882.	20 Nov., 1883.	3
2,060,344	696,856	1,170,791	614	503,581	2,958,486	992,532	425,045	4
..	Nil	Nil	..	..	..	1,550	..	5
217,759	181,911	93,166	7,073	33,838	198,400	23,871	138,920	6
..	51,934	..	..	21,798	400,400	69,191	..	7
95,730	402,374	174,437	..	250,791	27,125	29,982	20,000	8
43,252	Nil	..	..	..	..	..	..	9
251,356	333,198	122,060	..	123,910	444,550	28,460	32,418	10
..	..	70,808	..	41,172	50,084	134,978	..	11
114,393	26,700	115,612	9,133	17,117	..	18,000	13,000	12
73,954	1,736,227	62,975	..	..	165,000	..	955,577	13
..	13,443	1,848	..	..	..	58,006	..	14
142,069	36,020	15,571	..	..	..	428,208	..	15
89,825	..	14,594	823	139,912	..	37,917	..	16
..	..	37,000	..	94,000	..	..	33,122	17
..	..	..	..	..	..	..	..	18
3,088,682	3,478,663	1,878,862	17,643	1,226,119	4,244,045	1,822,695	1,618,082	19
15,366	14,557	32,357	1,667	2,695	..	..	56	20
16,780	22,759	4,428	..	17,173	8,208	10,282	..	21
31,942	52,294	21,588	444	14,830	10,277	6,048	18,394	22
20,424	100,066	14,601	760	16,445	29,911	19,419	3,186	23
1,940	..	36	..	10	..	..	679	24
86,452	189,676	73,010	2,871	51,153	48,396	35,749	22,315	25
3,175,134	3,668,339	1,951,872	20,514	1,277,272	4,292,441	1,858,444	1,640,397	26
58,558	99,307	48,096	7,020	31,772	86,251	40,013	16,093	27
3,116,576	3,569,032	1,903,776	13,494	1,245,500	4,206,190	1,818,431	1,624,304	28

CLASSIFICATION OF ASSETS.

1	Title }	General.	Great Britain Mutual.	Guardian.	Guardian.	Guardian.
2	Date of Establishment	1837.	1844.	1821.	1821.	1821
3	Date to which Returns are made } up }	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	172,391	20,429	1,139,946	..	463,452
5	Do. out of do. ...	..	..	..	..	..
6	Loans on Company's Policies ...	31,737	31,750	32,147	..	..
Investments in—						
7	British Government Securities...	383	..	87,306	74,735	..
8	Indian and Colonial do. ...	41,012	..	198,708	100,206	168,529
9	Foreign Government do. ...	46,717	10,684	..	123,189	60,422
10	Rail. and other Debentures, &c.	85,846	..	201,480	80,440	217,221
11	Do. do. Shares ...	1,568	..	155,331	20,795	13,400
12	House and Landed Property ...	160,805	13,048	..	..	36,685
13	Public Rates, Rent Charges, &c...	145,659	..	182,051	..	71,657
14	Life Interests }	8,528	1,200	70,737	..	20,381
15	Reversions }		7,960			
16	Loans on Personal Security ...	41,812	407	7,183	..	..
17	Cash on Deposit	..	17,072	27,500	10,422	..
18	Other Loans and Investments ...	35,143	1,549	12,000	1,386	..
19	Total Interest-bearing Assets	771,601	104,099	2,114,389	411,173	1,051,747
20	Agents' Balances	56,112	1,611	8,433	49,054	..
21	Outstanding Premiums	4,410	..	9,099	..	..
22	Do. Interest and Int. accrued	11,587	..	33,398	4,425	16,114
23	Cash in hand, &c.	6,106	3,312	101,728	29,725	717
24	Other Assets	..	2,190	..	3,526	300
25	Total Non-Interest-bearing Assets	78,215	7,113	152,658	86,730	17,131
26	Total Gross Assets	849,816	111,212	2,267,047	497,903	1,068,878
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	31,533	24,320	91,243	87,462	4,549
28	Total Net Assets	818,283	86,892	2,175,804	410,441	1,064,329

3,650,574

CLASSIFICATION OF ASSETS.

Gresham.	Hand-in-Hand.	Imperial.	Industrial of Great Britain.	Lancashire.	Law Life.	Law Property.	Law Union
1848.	1696 and 1836.	1820.	1872.	1852.	1823.	1850.	1854.
30 June, 1883.	31 Dec., 1882.	31 Oct., 1882.	31 Dec., 1881.	31 Dec., 1882.	31 Dec., 1883.	31 Dec., 1882.	30 Nov., 1882.
						[Retiring from Business.]	
213,707	1,074,257	356,621	300.	604,239	3,432,107	3,340	483,348
Nil	..	..	..	..	..	..	..
216,735	81,868	87,780	..	22,754	118,041	..	13,268
88,082	..	49,364	..	..	..	..	25,764
16,805	161,549	360,713	..	20,549	186,313	2,074	..
612,899	103,313	..	..	299,099	..	..	..
993,161	526,054	45,866	..	101,466	311,138	..	..
47,485	..	1,619	..	37,414	..	..	20,056
577,084	26,010	20,000	..	57,860	13,100	..	16,958
169,095	28,149	206,975	..	..	1,265,290	..	..
..	19,644	..	..	..	..	..	6,652
..	30,893	81	..	..	..	706	193,607
30,995	..	..	200	720	..	176	..
..	..	38,000	..	30,204	..	..	..
132,524	4,441	..	..	..	54,619*	..	2,438
3,098,572	2,056,178	1,167,019	500	1,174,305	5,380,608	6,296	762,091
79,104	2,911	5,333	132	164,237	31	34	5,236
92,892	3,475	3,208	149	2,258	14,180	7	2,934
39,291	20,632	687	..	10,360	27,009	287	10,495
30,317	7,784	7,078	374	14,945	10,638	521	7,629
11,024	2,687	1,303	260	..	..	40	1,252
252,628	37,489	17,609	915	191,800	51,858	889	27,546
3,351,200	2,093,667	1,184,628	1,415	1,366,105	5,432,466	7,185	789,637
86,200	40,094	10,186	..	118,792	72,023	637	33,375
3,265,000	2,053,573*	1,174,442	1,415	1,247,313	5,360,443	6,548*	756,262

Hand-in-Hand.—*£383,443 of this is a purely Life Fund.

Law Life.—*Bank of England Stock and Metropolitan Board of Works.

Law Property.—*Add Deficiency £33,340

CLASSIFICATION OF ASSETS.

1	Title }	Legal and General.	Life Assoc. of Scotland.	Liverpool and London and Globe.	Liverpool and London and Globe.	Liverpool, Manchester & Birmingham Industrial.
		1836.	1838.	1836.	1836.	
2	Date of Establishment	1836.	1838.	1836.	1836.	
3	Date to which Returns are made up }	31 Dec., 1882.	5 April, 1883.	31 Dec., 1882.	31 Dec., 1882.	18 Sept., 1882.
CLASSIFICATION OF ASSETS.				[Globe Funds.]	[General Account.]	
4	Mortgages in United Kingdom ...	1,373,477	1,185,721	233,900	909,033	..
5	Do. out of do. ...	..	..	..	452,637	..
6	Loans on Company's Policies ...	51,674	274,313	2,815	130,811	..
<i>Investments in —</i>						
7	British Government Securities...	67,329	..	..	58,903	..
8	Indian and Colonial do. ...	60,920	186,019	..	142,777	..
9	Foreign Government do. ...	Nil	49,119	..	520,951	..
10	Rail. and other Debentures, &c.	203,735	205,125	20,000	918,481	..
11	Do. do. Shares ...	33,448	279,942	..	1,369,548	..
12	House and Landed Property ...	58,405	132,729	88,900	562,155	..
13	Public Rates, Rent Charges, &c...	24,472	29,152	21,475	186,823	..
14	Life Interests	1,880	41,226	42,033	176,445	..
15	Reversions	173,337		10,608	50,276	..
16	Loans on Personal Security ...	Nil	29,320	..	Nil	..
17	Cash on Deposit	..	143,642	..	227,599	..
18	Other Loans and Investments ...	9,846	5,323	..	323,893	..
19	Total Interest-bearing Assets	2,058,523	2,561,631	419,731	6,030,332	..
20	Agents' Balances	..	..	..	80,775	..
21	Outstanding Premiums	6,385	106,201	..	94,028	2
22	Do. Interest and Int. accrued	5,877	36,790	..	56,214	..
23	Cash in hand, &c.	10,962	33,487	..	199,337	40
24	Other Assets	..	1,384	..	..	..
25	Total Non-Interest-bearing Assets	23,224	177,862	..	430,354	42
26	Total Gross Assets	2,081,747	2,739,493	419,731	6,460,686	42
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	31,954	102,280	14,862	1,356,248	..
28	Total Net Assets	2,049,793	2,637,213	404,869	5,104,438	42*
				5,509,307		

London, East India & Colonial.	London, Edinburgh, & Glasgow.	London and Lan- cashire.	London & Manchester Industrial.	London Assurance Corpora- tion.	London Life Asso- ciation.	Marine & General Mutual.	Masonic and General.	1
1869.	1881.	1862.	1869.	1720.	1806.	1852.	1868.	2
31 Dec., 1881.	31 Dec. 1882.	31 Dec., 1882.	24 March, 1883.	31 Dec., 1882.	30 June, 1883.	31 Dec., 1882.	31 Dec., 1882.	3
..	4,993	6,730	1,050	1,152,953	1,147,527	50,850	..	4
..	4,200	39,928	..	Nil	..	3,692	..	5
..	..	21,084	..	43,954	287,227	12,255	1,583	6
..	20,000	..	..	334,300	183,556	22,808	1,000	7
..	10,597	57,188	..	87,469	..	132,948	698	8
..	..	..	..	242,983	71,250	21,542	582	9
..	..	33,106	..	16,886	..	60,329	..	10
..	..	32,451	..	99,358*	..	19,102	..	11
..	544	24,344	..	7,839	12,849	..	..	12
..	..	13,966	..	1,082,001	2,016,408	..	..	13
..	..	..	..	81,126	2,000	3,445	..	14
..	302	2,957	..	..	..	31,551	..	15
..	7,964	4,189	2,507	Nil	..	6,956	3,864	16
..	..	9,346	2,000	6,000	..	41,000	..	17
626†	..	10,045	..	35,700	..	..	..	18
626	48,600	255,334	5,557	3,190,569	3,720,817	406,478	7,727	19
..	2,073	8,791	627	32,716	Nil	925	..	20
38	193	18,894	8,689	17,576	3,417	400	..	21
31	568	2,995	94	3,619	42,897	2,659	..	22
198	1,945	14,328	400	44,901	30,246	3,097	1,673	23
..	17,278	2,550	1,336	2,796	..	..	250	24
267	22,057	47,558	11,146	101,608	76,560	7,081	1,923	25
893	70,657	302,892	16,703	3,292,177	3,797,377	413,559	9,650	26
1,480	5,630	2,567	303	83,539	64,960	5,564	..	27
..	65,027	300,325	16,400	3,208,638	3,732,417	407,595	9,650	28

1	Title	Methodist and General.	Metro- politan.	Midland Counties.	Mutual.	National (of Ireland).
2	Date of Establishment	1867.	1835.	1851.	1834.	1822.
3	Date to which Returns are made up	31 Dec., 1882.	4 January, 1883.	24 March, 1883.	31 Dec., 1882.	31 Dec., 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	300	367,600	72,083	799,965	182,218
5	Do. out of do. ...	..	..	..	..	..
6	Loans on Company's Policies ...	..	128,670	1,176	85,914	5,506
Investments in—						
7	British Government Securities...	..	50,000	..	21,850	86,589
8	Indian and Colonial do. ...	..	..	..	10,062	4,065
9	Foreign Government do. ...	..	..	..	..	..
10	Rail. and other Debentures, &c. ...	..	25,000	4,520	6,000	29,190
11	Do. do. Shares ...	..	..	4,028	54,576	30,732
12	House and Landed Property ...	..	30,702	7,012	71,970	12,461
13	Public Rates, Rent Charges, &c...	..	1,090,927	..	14,159	..
14	Life Interests	..	..	..	..	277
15	Reversions	..	..	..	8,827	750
16	Loans on Personal Security ...	..	..	..	..	1,521
17	Cash on Deposit	650	13,163	..	..	..
18	Other Loans and Investments ...	..	..	7,937	..	5,450
19	Total Interest-bearing Assets	950	1,706,062	96,756	1,073,323	358,759
20	Agents' Balances	27	Nil	2,654	..	16,803
21	Outstanding Premiums	55	50	..	12,011	979
22	Do. Interest and Int. accrued	30	20,170	1,513	7,968	4,553
23	Cash in hand, &c.	72	12,400	2,266	15,039	1,115
24	Other Assets	24	..	2,842	939	1,312
25	Total Non-Interest-bearing Assets	208	32,620	9,275	35,957	24,762
26	Total Gross Assets	1,158	1,738,682	106,031	1,109,280	383,521
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	17	25,468	4,045	31,022	34,775
28	Total Net Assets	1,141	1,713,214	101,986	1,078,258	348,746

CLASSIFICATION OF ASSETS.

79

National Guardian.	National Life.	National Provident.	National Weekly.	North British & Mercantile.	North British & Mercantile.	Norwich Union.	Nor. Un. (Amicable Fund).	1
1854.	1830.	1835.		1809 and	1823.	1808.	1706.	2
30 June, 1883.	31 Dec., 1882.	20 Nov., 1882.	30 April, 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	4 April, 1883.	3
				[General Account.]	Life and Annuity Branches.			
8,701	164,420	2,237,941	..	25,329	2,135,675	1,159,543	147,088	4
..	..	..	..	2,466	33,241	..	..	5
..	45,750	350,665	..	..	168,375	83,849	6,869	6
..	41,271	..	..	457,500	4,185	175,686	18,137	7
..	..	271,140	..	153,550	403,136	..	..	8
..	..	..	..	477,363	..	..	..	9
..	22,400	14,200	..	258,746	70,406	..	..	10
..	..	..	..	..	20,033	..	..	11
..	25,500	332,623	..	326,734	6,848	39,220	48,643	12
..	20,682	731,372	..	34,387	529,563	2,249	..	13
..	29,630	..	..	..	4,569	..	..	14
..	..	..	..	..	193,574	202,823	..	15
34,395	1,540	..	235	..	138,444	..	..	16
..	..	150,000	1,281	..	..	1,140	..	17
1,603	487,312*	..	..	149,836	20,510	..	..	18
44,699	838,505	4,087,941	1,516	1,885,911	3,728,559	1,664,510	220,737	19
..	80	4,259	536	246,849	54,209	18,233	..	20
..	1,974	..	226	17,585	22,245	1,903	245	21
..	12,386	16,671	..	2,153	12,325	14,089	910	22
2,330	4,957	13,916	..	152,329	29,177	32,104	11,731	23
..	..	..	120	..	..	220	..	24
2,330	19,397	34,846	882	418,916	117,956	66,549	12,886	25
47,029	857,902	4,122,787	2,398	2,304,827	3,846,515	1,731,059	233,623	26
29,446	14,044	151,154	1,257	430,166	98,532	68,378	12,415	27
17,583	843,858	3,971,633	1,141	1,874,661	3,747,983	1,662,681	221,208	28
				5,622,644		1,883,889		

National Life.—* Loans on Life Interests and Reversions.

CLASSIFICATION OF ASSETS.

1	Title }	Northern.	Patriotic.	Pearl.	Pelican.	Positive.
		1836.	1824.	1864.	1797.	1870.
2	Date of Establishment	1836.	1824.	1864.	1797.	1870.
3	Date to which Returns are made } up }	31 Dec., 1882.	31 July, 1883.	30 June, 1883.	31 Dec., 1882.	31 Dec., 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	292,729	148,200	20,501	670,573	..
5	Do. out of do. ...	101,951	..	..	..	..
6	Loans on Company's Policies ...	72,192	4,137	..	32,646	10,538
<i>Investments in—</i>						
7	British Government Securities...	103,339	5,385	3,996	107,425	87,022
8	Indian and Colonial do. ...	385,250	..	8,270	94,773	163,054
9	Foreign Government do. ...	331,754	..	..	30,711	162
10	Rail. and other Debentures, &c.	223,430	62,039	..	254,382	5,773
11	Do. do. Shares ...	291,621	1,131	..	36,508	9,285
12	House and Landed Property ...	105,969	3,510	5,056	30,024	..
13	Public Rates, Rent Charges, &c...	478,395	15,000	7,860	..	..
14	Life Interests	2,678	..	..	..	..
15	Reversions	60,115	..	..	..	..
16	Loans on Personal Security ...	2,062	..	4,500	25,783	16,830
17	Cash on Deposit	43,661	..	1,000	12,000	727
18	Other Loans and Investments ...	187,550	..	..	..	..
19	Total Interest-bearing Assets	2,682,696	239,402	51,183	1,294,825	293,391
20	Agents' Balances	129,389	1,057	2,157	6,853	..
21	Outstanding Premiums	11,975	1,229	9,738	2,842	3,721
22	Do. Interest and Int. accrued	33,338	7,365	235	12,031	2,556
23	Cash in hand, &c.	66,177	8,746	4,853	9,249	752
24	Other Assets	..	342	1,445	3,728	1,668
25	Total Non-Interest-bearing Assets	240,879	18,739	18,428	34,703	8,697
26	Total Gross Assets	2,923,575	258,141	69,611	1,329,528	302,088
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	174,167	7,552	153	29,167	8,002
28	Total Net Assets	2,749,408	250,589	69,458	1,300,361	294,086

CLASSIFICATION OF ASSETS.

81

Preserver.	Provident.	Provident Clerks.	Provincial.	Prudential.	Prudential.	Queen.	Refuge.	1
1843.	1806.	1840.	1852.	1848.	1848.	1857.	1864.	2
15 Feb., 1881.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	3
				[Industrial Branch.]	[Ordinary Branch.]			
..	1,573,032	217,131	45,299	53,884	354,405	24,204	12,000	4
..	Nil	..	..	..	..	137,997	..	5
..	157,173	74,424	18,719	..	33,475	24,657	..	6
..	61,418	..	..	293,525	120,299	4,572	..	
..	241,694	62,080	60,998	..	70,944	38,344	..	
..	46,992	..	..	..	12,782	209,685	..	9
..	11,142	54,527	18,892	67,692	60,895	32,181	..	10
..	..	363,314	44,428	8,513	20,577	148,981	..	11
19,500	107,476	15,102	14,200	895,564	89,500	205,016	11,913	12
..	15,376	257,728	60,342	578,456	27,774	32,920	4,000	13
..	..	11,695	..	..	..	..	..	14
..	..		..	44,537	68,357	..	..	15
..	35,162		8,226	7,403	..	3,657	3,948	16
..	..	50,000	..	25,415	44,000	34,792	9,126	17
..	..	..	1,597	..	..	33,850	..	18
19,500	2,249,465	1,106,001	272,701	1,974,989	903,008	930,856	40,987	19
..	1,534	8,928	1,671	7,983	7,556	61,028	2,022	20
..	62,932	6,955	7,948	88,463	2,153	13,146	7,964	21
..	45,996	14,703	3,490	21,679	8,420	13,735	..	22
138	10,666	2,477	4,545	25,383	14,563	41	12,354	23
..	..	..	430	23,000	..	6,567	3,039	24
138	121,128	33,063	18,084	166,508	32,692	94,517	25,379	25
19,638	2,370,593	1,139,064	290,785	2,141,497	935,700	1,025,373	66,366	26
..	71,507	17,597	6,661	22,274	7,524	90,933	..	27
19,638	2,299,086	1,121,467	284,124	2,119,223	928,176	934,440	66,366	28

1	Title }	Reliance.	Rock.	Royal.	Royal Exchange.	Royal Farmers.
2	Date of Establishment	1840.	1806.	1845.	1720.	1840.
3	Date to which Returns are made } up }	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1882.	30 April, 1883.	31 Dec., 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	268,422	1,788,713	1,409,966	1,347,604	21,787
5	Do. out of do. ...	..	..	..	Nil	..
6	Loans on Company's Policies ...	45,494	59,843	167,369	70,613	7,273
Investments in—						
7	British Government Securities...	22,886	365	133,193	580,720	..
8	Indian and Colonial do. ...	..	295,972	11,179	151,702	100,010
9	Foreign Government do. ...	..	..	371,445	100,500	31,885
10	Rail. and other Debentures, &c.	..	346,350	1,509,511	771,044	50,678
11	Do. do. Shares ...	..	412,500	582	..	112,217
12	House and Landed Property ...	36,087	10,551	251,193	15,998	331
13	Public Rates, Rent Charges, &c...	1,590	193,625	430,461	866,730	..
14	Life Interests	14,185	..	..	..	..
15	Reversions	129,669	..	..	..	..
16	Loans on Personal Security ...	29,065	..	667	14,459	1,352
17	Cash on Deposit	..	10,000	..	100,000	..
18	Other Loans and Investments ...	..	12,003	566,438	81,755	..
19	Total Interest-bearing Assets	547,398	3,129,922	4,852,004	4,095,925	325,533
20	Agents' Balances	3,220	7,034	78,618	{ 16,981 5,761 2,852 }	{ 4,808
21	Outstanding Premiums	15,158	13,627	8,902		
22	Do. Interest and Int. accrued	13,609	48,553	67,897		
23	Cash in hand, &c.	7,023	17,211	136,097	18,685	5,350
24	Other Assets	..	..	..	475	363
25	Total Non-Interest-bearing Assets	39,010	86,425	291,514	47,042	15,463
26	Total Gross Assets	586,408	3,216,347	5,143,518	4,142,967	340,996
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	30,449	61,576	169,848	197,483	12,117
	Total Net Assets	555,959	3,154,771	4,973,670	3,945,484	328,879

Sceptre.	Scottish Amicable.	Scottish Equitable.	Scottish Imperial.	Scottish Life.	Scottish Metropolitan.	Scottish Provident.	Scottish Provincial.	I
1864.	1826.	1831.	1865.	1881.	1876.	1837.	1825.	2
31 Dec., 1882.	31 Dec., 1882.	1 March, 1883.	31 Dec., 1882.	31 May, 1883.	20 May, 1883.	31 Dec., 1882.	31 Jan., 1883.	3
78,469	996,701	1,884,954	65,648	12,550	9,852	3,134,506	299,230	4
..	1,250	9,500	..	Nil	..	1,200	Nil	5
10,045	171,584	209,083	5,616	Nil	428	292,552	78,773	6
..	..	1,953	..	3,432	..	..	..	7
32,299	66,696	46,585	21,958	30,013	20,000	112,781	206,600	8
2,045	..	Nil	..	..	..	..	..	9
13,685	136,788	83,500	..	10,500	2,128	162,247	225,107	10
1,009	448,298	Nil	..	..	..	331,877	351,400	11
..	132,778	91,982	101,031	..	13,366	202,031	9,000	12
35,288	389,389	65,775	28,235	871	500	85,532	62,362	13
..	380	4,567	..	..	10,261	..	..	14
..	16,328	142,616	..	..	..	21,219	11,563	15
9,356	Nil	1,100	..	950	1,397	17,650	140	16
..	16,500	40,000	..	1,300	..	30,000	88,500	17
..	28,687	74,895*	..	..	1,165	27,947	38,198	18
182,196	2,405,379	2,656,510	222,488	59,616	59,097	4,419,542	1,370,873	19
}	223	50,263	26,726	934	..	..	53,055	20
	4,381	28,629	24,275	1,267	4,652	65,715	1,122	21
	1,876	27,137	36,460	863	1,036	10,215	17,340	22
	6,295	4,537	9,593	12,802	1,363	12,214	18,542	23
	165	..	2,322	962	800	2,042	77	24
12,717	60,526	120,591	45,409	4,811	7,437	90,186	90,136	25
194,913	2,465,905	2,777,101	267,897	64,427	66,534	4,509,728	1,461,009	26
2,336	60,255	114,984	53,155	194	1,267	106,819	45,280	27
192,577	2,405,650	2,662,117	214,742	64,233	65,267	4,402,909	1,415,729	28

CLASSIFICATION OF ASSETS.

1	Title	Scottish Union and National.	Scottish Widows' Fund.	Security.	Sovereign.	Sovereign General Annuity Fund.
2	Date of Establishment	1824.	1815.	1870.	1845.	1829.
3	Date to which Returns are made up	31 Dec., 1882.	31 Dec., 1882.	31 Dec., 1881.	31 Dec., 1882.	31 Dec., 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	1,781,100	5,891,338	1,520	46,838	34,180
5	Do. out of do. ...	108,301	..	..	..	..
6	Loans on Company's Policies ...	86,092	615,146	..	28,124	..
<i>Investments in—</i>						
7	British Government Securities...	6,920	..	..	..	..
8	Indian and Colonial do. ...	43,524	..	..	10,272	..
9	Foreign Government do. ...	89,074	..	..	..	..
10	Rail. and other Debentures, &c.	158,583	591,837	..	21,138	25,612
11	Do. do. Shares ...	111,098	..	..	..	..
12	House and Landed Property ...	104,171	252,860	..	..	31,694
13	Public Rates, Rent Charges, &c...	171,559	502,030	..	275,962	100,326
14	Life Interests	..	..	..	..	..
15	Reversions	..	..	..	1,435	..
16	Loans on Personal Security ...	9,237	..	..	14,755	..
17	Cash on deposit	173,413	56,816	..	7,000	3,000
18	Other Loans and Investments ...	..	52,316	..	..	..
19	Total Interest-bearing Assets	2,843,072	7,962,343	1,520	405,524	194,812
20	Agents' Balances	59,251	5,065	46	730	..
21	Outstanding Premiums	21,012	210,517	17	7,258	..
22	Do. Interest and Int. accrued	23,704	81,479	72	6,740	..
23	Cash in hand, &c.	..	33,738	100	4,087	1,247
24	Other Assets	5,617	1,641	556	748	..
25	Total Non-Interest-bearing Assets	109,584	332,440	791	19,563	1,247
26	Total Gross Assets	2,952,656	8,294,783	2,311	425,087	196,059
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	132,180	305,504	691	8,715	..
28	Total Net Assets	2,820,476	7,989,279	1,620	416,372	196,059

CLASSIFICATION OF ASSETS.

85

Standard.	Star.	Sun.	Union.	United Kent.	United Kingdom Assurance Corporation	United Kingdom Temperance	Universal.	1
1825.	1843.	1810.	1813.	1824.	1866.	1840.	1834.	2
15 Nov., 1882.	31 Dec., 1882.	24 June, 1883.	30 June, 1883.	25 March, 1883.	31 Dec., 1882.	31 Dec., 1882.	30 Nov. & 31 Dec., 1882.	3
4,017,524	326,720	408,332	1,054,405	394,305	5,717	1,369,479	198,777	4
282,231	145,204	..	..	..	..	Nil	1,843	5
301,423	122,806	66,228	43,423	11,781	..	220,192	35,571	6
38,218	24,763	95,000	130,283	14,280	..	Nil	Nil	7
376,227	332,122	158,623	107,841	..	..	18,325	485,999	8
5,442	..	..	6,517	..	..	..	Nil	9
44,060	32,780	746,882	178,970	41,231	..	17,113	101,196	10
..	453,660	97,535	201,565	..	..	464,731	81,154	11
179,520	2,883	..	14,929	20,001	4,719	143,997	14,725	12
17,435	475,208	371,632	30,994	..	..	891,374	121,126	13
1,122	..	3,100	339	..	..	..	..	14
27,969	..	..	..	..	..	..	17,266	15
78,903	..	..	10,200	..	2,830	Nil	Nil	16
192,167	..	5,000	27,000	3,500	400	27,000	2,500	17
92,388	26,678	12,700	3,600	600	..	42,314	15,853	18
5,654,629	1,942,824	1,965,032	1,810,066	485,698	13,666	3,194,525	1,076,010	19
176,839	44,711	14,645	9,804	..	949	1,667	1,327	20
79,016	7,726	2,653	2,317	77	2,500	Nil	2,567	21
52,469	34,947	35,914	5,867	7,383	19	47,989	14,307	22
115,495	8,577	7,698	20,835	1,607	642	11,658	7,889	23
336	..	..	..	67	1,007	1,873	..	24
424,155	95,961	60,910	38,823	9,134	5,117	63,187	26,090	25
6,078,784	2,038,785	2,025,942	1,848,889	494,832	18,783	3,257,712	1,102,100	26
245,902	10,618	39,665	52,079	6,273	438	47,557	31,421	27
5,832,882	2,028,167	1,986,277	1,796,810	488,559	18,345	3,210,155	1,070,679	28

CLASSIFICATION OF ASSETS.

1	Title }	University.	Victoria Mutual.	Wesleyan and General.	Western Counties, &c.	Westminster and General.
2	Date of Establishment ...	1825.	1860.	1841.	1861.	1836.
3	Date to which Returns are made up ... }	1 May, 1883.	31 Dec., 1882.	31 Dec., 1882.	31 Jan., 1883.	31 Dec., 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	347,123	3,300	134,295	19,690	56,550
5	Do. out of do. ...	Nil	..	..	..	..
6	Loans on Company's Policies ...	55,245	441	7,536	2,256	29,250
Investments in—						
7	British Government Securities...	116,808	..	..	..	47,037
8	Indian and Colonial do. ...	..	20,767	..	8,918	53,429
9	Foreign Government do. ...	..	523	..	2,009	..
10	Rail. and other Debentures, &c.	227,486	817	..	..	157,419
11	Do. do. Shares ...	154,126	1,226	..	..	9,938
12	House and Landed Property ...	14,041	..	7,684	1,833	3,600
13	Public Rates, Rent Charges, &c...	17,647	..	..	..	2,700
14	Life Interests	..	..	434	1,027	5,375
15	Reversions	6,923	..	..	..	1,000
16	Loans on Personal Security ...	63,823	..	..	469	4,077
17	Cash on Deposit	..	..	..	1,000	..
18	Other Loans and Investments ...	775	..	..	69	85,176*
19	Total Interest-bearing Assets	1,003,997	27,074	149,949	37,271	455,551
20	Agents' Balances	..	196	2,669	1,598	1,892
21	Outstanding Premiums	3,222	..	7,065	493	6,969
22	Do. Interest and Int. accrued	10,903	18	3,090	483	7,339
23	Cash in hand, &c.	11,208	2,172	8,136	2,785	1,320
24	Other Assets	..	213	..	400	500
25	Total Non-Interest-bearing Assets	25,333	2,599	20,960	5,759	18,020
26	Total Gross Assets	1,029,330	29,673	170,909	43,030	473,571
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	10,584	..	..	2,150	14,505
28	Total Net Assets	1,018,746	29,673	170,909	40,880	459,066

West of England.	Whitting- ton.	Yorkshire.	Yorkshire Provident.	SUMMATION	Total reported in 1882.	Total reported in 1881.	1
1807.	1855.	1824.	1870.	[105 Companies.]			2
31 Dec., 1882.	30 April, 1883.	28 Feb. 1883.	31 July, 1883.	REPORTED in 1883:	[107 Companies.]	[106 Companies.]	3
				£	£	£	
481,131	18,691	382,855	..	69,856,551	68,847,426	68,424,039	4
..	..	..	..	1,378,439	1,406,430	1,225,118	5
42,450	17,340	16,208	..	7,892,346	7,108,612	6,921,966	6
114,000	7,375	29,400	..	5,368,224	5,787,800	5,433,352	7
..	12,933	26,000	..	8,769,416	8,231,188	7,127,038	8
..	..	..	..	4,436,389	4,155,851	4,144,037	9
99,222	11,793	33,086	..	13,738,630	13,071,457	11,982,316	10
36,086	..	..	..	7,308,550	6,678,987	6,262,267	11
16,382	15,506	37,436	..	6,367,219	6,170,244	5,362,779	12
428,685	..	270,549	503	21,542,338	21,174,183	20,587,123	13
..	2,000	..	..	1,036,994	792,705	1,244,182	14
..	2,685	..	..	2,016,945	2,054,039	1,686,038	15
12,395	12,974	..	..	1,196,248	1,524,442	1,591,119	16
41,000	19,221	16,000	58	2,357,378	2,366,599	1,979,632	17
..	..	7,675*	..	3,442,941	2,878,696	2,830,943	18
1,271,351	120,518	819,209	561	£156,708,608	£152,248,659	£146,801,949	19
10,767	9,176	25,713	34	2,167,155	2,195,520	2,061,782	20
959	1,967	6,840	100	1,440,436	1,297,083	1,198,912	21
25,151	1,712	897	..	1,504,034	1,435,749	1,358,554	22
22,664	5,680	7,645	210	1,917,460	2,512,413	2,628,141	23
5,209*	..	119	85	147,340	136,856	133,240	24
64,750	18,535	41,214	429	£7,176,425	£7,577,621	£7,380,629	25
1,336,101	139,053	860,423	990	163,885,033	159,826,280	154,182,578	26
59,958	12,312	15,717	9	6,241,401	6,244,111	6,064,693	27
1,276,143	126,741	844,706	981	£157,543,632	£153,582,169	£148,117,885	28

1	Title }	Equitable, United States.	New York.
		1859.	1843.
2	Date of Establishment	1859.	1843.
3	Date to which Returns are made up }	31 Dec. 1882.	31 Dec. 1882.
CLASSIFICATION OF ASSETS.			
4	Mortgages on Property, United States }	2,351,277	3,972,621
5	Loans on Company's Policies ...	167,860	212,878
<i>Investments in—</i>			
6	United States Bonds	468,642	191,975
7	Bonds, New York State, &c. ...	2,145,475	3,418,581
8	Bonds, other States	..	495,196
9	House and Landed Property ...	1,927,214	850,425
10	Loans secured by U. States and Municipal Bonds }	2,170,208	887,449
11	Loans on Personal Security ...	..	..
12	Cash on Deposit	550,363	261,192
13	Total Interest-bearing Assets	9,781,039	10,290,317
14	Agents' Balances	5,514	12,845
15	Outstanding Premiums	75,477	81,151
16	Do. Interest and Int. accrued	79,951	67,078
17	Cash in hand and on current account }	53,383	1,365
18	Total Non-Interest-bearing Assets	224,325	162,439
19	Total Gross Assets	10,005,364	10,452,756
20	Claims admitted, not paid ...	25,738	113,168
21	Total Net Assets	9,979,626	10,339,588

AMERICAN LIFE INSURANCE COMPANIES.*

IT appears from the New York State official returns that there are twenty-nine native Life Offices empowered to transact business in that State, twelve of which were founded in New York State, & seventeen in other States of the Union. The aggregate number and amount of policies in force of these twenty-nine companies is reported as 661,458 policies, insuring £327,529,774; with gross assets amounting to £89,920,469.

The returns furnished to the Board of Trade by the two companies having branches in this country—the *Equitable* and the *New York*—shew that upwards of *one-fifth* of the large totals enumerated above appertains to these two offices—the number of policies being 125,830; the amount insured, £80,848,943; and the gross assets, £20,458,120.

*A tabular statement exhibiting, at intervals of five years, the progress of business since 1859, will be found at page 17.

VALUATION EXTRACTS.

EXPLANATORY REMARKS.

IN addition to the Revenue Account and Balance Sheet which all Life Offices are now required to render yearly to the Board of Trade, it is also requisite to furnish an Abstract of the Actuarial Report and Valuation, stating, *inter alia*, (1) the date to which the valuation is made; (2) the principles upon which the valuation and distribution of profits among the policy-holders are made; (3) the table or tables of mortality used in the valuation; (4) the rate or rates of interest assumed in the valuation; (5) the proportion of the annual premium income, if any, reserved as a provision for future expenses and profits. Companies are also required to furnish what is termed a consolidated revenue account since the period of the previous valuation, showing, among other items, the amount of Life premiums received during the period under survey, and the average rate of interest at which the funds have been improved; and, as a result of the valuation, it is requisite that the total amount of profit made by the Company since the previous investigation should be stated, together with the amount divided among the policy-holders, and the number and amount of the policies which participated.

With regard to the first, third, and fourth items of enquiry referred to above, the following tabular statement gives the requisite information, as well as an extract from the Consolidated Account stating the amount of premiums received, and the amount apportioned to policy-holders; also the rate of interest at which the funds were improved. With reference to the important enquiry (No. 5), namely—"the proportion of the annual premium, if any, reserved as a provision for future expenses and profits"—it is hardly necessary to state that every premium is divided into two parts—the portion considered sufficient, improved at compound interest, to meet the claim when death arises; and the portion set aside for expenses. The former is technically termed the "pure" or "net" premium, and the latter, the "margin," or "loading."

With regard then to the fifth question, it is virtually this:—What portion of the “loading” is reserved for future expenses and profits? and the offices marked thus (*) in the tabular statement answer “The whole of the loading is reserved.” The offices marked thus (†) give the percentage of premium reserved, the amount stated by the majority being evidently equivalent to the entire loading. The offices not marked by either asterisk or dagger make special arrangements in providing for future expenses, the particulars relating to which cannot easily be tabulated, and the enquirer is therefore referred to the Parliamentary Returns. It may be stated, however, that the few Companies which still use the Northampton Table and three per cent., have—from the *over* estimate of mortality which that table presents, and the *under* estimate of interest—a sufficient reserve without any additional margin or loading.

The periods of investigation, it will be perceived, vary—some companies valuing the business annually; others at intervals of three, four, five and seven years. An interval of five years is the period generally adopted.

The question relative to “the average rate of Interest at which the Life Assurance Fund of the Company was invested,” is regarded by some officials as somewhat vague; and hence, in the case of several Companies, two rates are given—that which pertains to the funds *actually invested*, and that which pertains to the total Insurance Fund. The figures relating to the latter are placed outside the column.

It may be desirable to explain that where two tables of mortality are set down in the fourth column, as being in use by the offices indicated, the first-mentioned is that employed for the valuation of the bulk of the business; the second-named being made available, for the most part, for special cases.

The Valuation Abstract, it will be observed, contains not only extracts from the last returns, but also from those previously published (annual returns excepted) since the “Life Assurance Act, 1870,” came into operation. The general adoption of the Actuaries H^M Tables in the recent valuations is also worthy of note.*

* A tabular statement, showing the “Expectation” or average duration of life deduced from this table of mortality, as well as the other principal tables, referred to in the Abstract, will be found at page 24.

EXTRACTS from the Returns furnished in terms of the FIFTH and SIXTH Schedules appended to LIFE ASSURANCE COMPANIES' ACT showing the results of the Valuation as to Surplus, and amount apportioned to Policy-holders.

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under Investigation, less Re-insurance.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
Alliance	..	..	Carlisle	3½	£	3,662	2,343,328	£	£	4.51
"	..	..	Actuaries HM5 & HM	4		3,706	2,482,522	451,949	74,950	4.46
Argus	..	..	Carlisle	4		620	363,358	188,154	22,882	4.41
"	..	..	Carlisle	4		511	306,492	140,199	39,177	4.55
Atlas	..	..	Northmptn. & Special	3		5,901	3,482,809	481,410	220,622	4.38
"	..	..	Do.	3		5,595	3,179,076	449,857	259,006	4.40
British Empire Mutual	..	..	Carlisle	3		12,330	2,977,135	276,438	49,568	4.22
"	..	..	Actuaries HM	3½		13,109	3,296,489	305,217	52,394	4.25
"	..	..	Do.	3½		13,399	3,467,870	329,348	56,296	4.36
British Equitable	..	..	English No. 2	4		16,454	2,786,260	324,871	37,850	4.47
"	..	..	Do.	4		19,382	3,405,863	377,581	55,107	4.69
British Workman's	..	..	Actuaries HM	3½		..	..	85,298	2,120	..
Briton, Medical and General	..	..	English No. 3	4		22,569	5,564,769	..	77,079	..
"	..	..	Carlisle	4½		14,499	3,408,315	974,104	..	4.69
Briton, Limited	..	..	Actuaries HM	4		1,851	495,432	66,093	5,123	4.58
Caledonian	..	..	Carlisle	3		1,747	721,578	290,590	73,240	4.50
"	..	..	Actuaries HM	3		4,174	1,667,221	372,652	94,626	4.27
Church of England	..	..	Carlisle	3		2,113	1,043,431	365,773	51,753	4.63
"	..	..	Special	4		2,198	1,097,897	383,054	49,367	4.75
"	..	..	"	4		2,162	1,097,933	370,917	53,496	4.12
City (formerly Exchange Advance)	..	..	Actuaries HM	3½		8	750	1,895	445	5.00

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under Investigation, <i>less</i> Re-insurance.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
City of Glasgow ..	*1874 ..	5	Carlisle ..	3½	7,540	£ 3,849,979	£ 557,885	£ 81,950	£ 72,266	4·60
" ..	*1879 ..	5	Govt. Exp. ..	4	9,359	4,399,520	660,180	119,107	97,735	4·60
Clergy Mutual ..	.. 1876	5	Govt. Exp. ..	..	6,780	5,811,496	856,939	392,394	343,140	4·24
			Special & Carlisle..	3						
Clerical, Medical and General ..	*1876 ..	5	Actuaries' H ^m ..	3	8,797	5,526,383	863,843	307,941	250,000	4·37
" ..	*1881 ..	5	Actuaries H ^m ..	3	9,183	5,294,497	925,048	366,693	287,500	4·30
Colonial ..	*1875 ..	3	Inst. of Acts. Exp.	4	1,216	247,050	24,760	..	..	5·--
Commercial Union ..	*1872 ..	5	17 Offices' Exp.	3	2,423	1,721,861	302,433	75,731	58,880	4·70
" ..	1877 ..	5	Actuaries H ^m ..	3½	3,221	2,411,748	422,552	117,724	80,000	4·66
" ..	*1882 ..	5	Actuaries H ^m ..	3½	4,017	2,913,698	514,562	133,425	126,000	..
Crown ..	*1875 ..	5	Actuaries H ^m ..	3½	8,281	4,206,723	646,206	108,082	83,442	4·50
" ..	*1880 ..	5	Do. ..	3½	8,559	4,329,044	694,317	127,614	99,079	4·30
Eagle ..	*1872 ..	5	Carlisle ..	4	14,710	8,399,853	1,545,496	188,376	147,723	4·30
" ..	*1877 ..	5	Do. ..	4	12,853	7,694,450	1,346,331	183,883*	144,366	4·25
" ..	*1882 ..	5†	Do. ..	4	10,692	6,594,609	1,308,463	218,182	172,903	4·52
Economic ..	*1873 ..	5	Special ..	3½	8,192	6,807,636	1,139,070	383,084	275,400	4·44
" ..	*1878 ..	5	Do. ..	3½	9,758	8,872,159	1,132,255	562,666	388,180*	4·38
Edinburgh ..	*1871 ..	7† 7† 7† 7mo	Actuaries H ^m ..	3½	5,262	2,892,397	684,154	143,045	128,741	4·45
" ..	*1878 ..	7	Carlisle ..	3	9,416	4,545,392	954,851	221,406	199,266	..
" ..			Actuaries H ^m & H ^m ..	3½						4·28
Emperor ..	1875 ..	5	Carlisle ..	3½	2,319	351,463	64,428	3,842	943	4·--
" ..	1880 ..	5	Carlisle ..	4½	1,643	289,600	77,352	..	..	4·50
English and Scottish Law ..	*1875 ..	5	Actuaries H ^m ..	3½	4,133	2,309,330	554,843	93,910	82,146	4·66
" ..	*1880 ..	5	Govt. Anns. ..	3	4,577	2,432,784	643,091	107,770	93,870	4·61
" ..			Actuaries H ^m ..	3½						
Equitable ..	1879 ..	10	Govt. Anns. ..	3	3,916	4,851,230	1,488,357	1,893,705	1,231,876	4·30
			Northampton ..	3						

Equity and Law ..	..	..	..	..	..	1,791	2,500,361	524,967	193,213	155,862	5'04
" ..	..	..	..	..	..	1,994	2,805,571	615,038	296,816	219,375	5'12
Friends' Provident	..	1872	5	Actuaries HM & HM	3	4,547	3,356,338	331,607	212,358	185,109	4'59
" ..	..	1877	5	Special ..	3	5,422	4,058,540	386,716	259,276	218,989	4'50
" ..	..	1882	5	Special ..	3	5,993	4,616,449	560,192	291,023	251,108	4'49
General ..	..	1877	5	Actuaries HM	4	7,331	2,349,729	415,719	57,034	49,321	4'49
" ..	..	1882	5	" ..	3½	9,352	3,028,802	557,935	107,159	69,528	4'50
Globe (Liverpool and London) ..	..	1873	5	Actuaries HM	4	897	545,839	193,105	47,937	11,266	4'85
Gresham ..	..	1876	3	Various ..	3	22,875	9,253,461	1,150,012	84,614	64,000	5'10
" ..	..	1879	3	17 Offices' Exp. Carlisle	3½	25,173	9,694,799	1,252,990	91,361	70,400	4'76
" ..	..	1882	3	17 Offices' Exp. Carlisle	3½	28,411	10,386,302	1,421,864	94,496	72,000	4'14
Guardian ..	..	*1874	5	Actuaries HM	3	2,875	3,002,776	599,023	181,901	128,000	4'48
" ..	..	1879	5	Do. ..	3	3,222	2,939,986	574,644	143,194	112,000	4'50
Hand-in-Hand	..	1880	3	Actuaries HM	4	3,375	3,266,876	422,219	..	196,423	4'51
Imperial ..	..	*1876	5	17 Offices' Exp. Actuaries HM	4	2,656	2,010,194	406,678	112,301	63,156	4'42
" ..	..	*1881	5	17 Offices' Exp. Actuaries HM	4	2,646	1,976,199	402,106	132,831	75,252	4'34
Lancashire	..	*1874	5	Carlisle ..	3½	3,797	1,387,870	208,954	40,987	32,790	4'60
" ..	..	1879	5	Do. & Acts. HM	3½	5,149	1,853,590	287,688	63,696	50,957	4'65
Law Life ..	..	1874	5	Northampton	3	6,088	7,673,350*	1,335,644	599,757	479,806	4'27
" ..	..	*1879	5	Acts. HM & HM5..	3½	5,503	7,895,371*	1,268,914	568,097	454,478	4'30
Law Property	..	1870	5	Neison ..	4	652	218,139	66,129	3,426	2,500	4'25
" ..	..	1875	5	Actuaries HM	4	325	95,550	37,664	Nil	Nil	4'25
Law Union	..	1874	5	Carlisle ..	3	1,893	1,087,000	259,734	43,105	30,118	4'48
" ..	..	1879	5	Actuaries HM	3	2,142	1,407,152	323,786	58,076	41,887	4'49
Legal and General	..	*1871	5	17 Offices' Exp. ..	3	2,842	3,638,882	637,554	182,317	192,787	4'32
" ..	..	*1876	5	Actuaries HM & HM	3	2,759	3,637,836	674,408	219,000	197,100	4'55
" ..	..	*1881	5	Do. ..	3	2,589	3,561,147	692,584	221,491	199,342	4'17

Explanatory.—* This sum is exclusive of the amount, viz., £33,245, reserved for 2,712 Policies having guaranteed Bonuses.

† The period under investigation on this particular occasion is 3½ years, and all the figures relate to that period.

Economic.—* In addition to sum divided, £388,186, the sum of £65,000 is reserved for payment of an Annual Contingent Bonus.

Law Life.—* Sums exclusive of Bonus.

5,20

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under investigation, less Re-insurance.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
Life Association of Scotland ..	*1876	5	Actuaries HM ..	3½	15,875	6,429,654	£ 1,368,450	£ 269,024	£ 197,236	4.51
" ..	1881	5	Actuaries HM ..	3½	18,129	7,321,146	1,636,840	367,471	286,524	4.59
Liverpool and London and Globe	1873	4	Carlisle ..	4	8,066	4,386,628	860,863	47,581	*	4.70
" ..	1878	5	" HM & HM's ..	3½	7,990	4,402,306	1,046,129	48,634	*	4.59
London Assurance Corporation..	*1870	1, 3 & 5	17 Offices' Exp. ..	4	4,047	3,300,331	491,531	248,975	91,794	4.67
" ..	*1875	5	Gov. Male Anns. ...	3	4,519	3,801,661	777,003	356,441	172,620	4.50
" ..	1880	5	Actuaries HM & HM's ..	3	4,482	3,810,661	787,588	347,751	198,501	4.43
London and Lancashire ..	*1872	5	Gov. Male Anns. ...	4 & 3	2,461	909,594	222,846	11,373	9,098	4.01
" ..	1877	5	Carlisle ..	3	4,175	1,462,786	230,350	6,875	5,260	4.75
" ..	1882	5	" HM ..	4	5,489	1,939,344	369,808	36,119	28,000	4.36
London & Manchester Industrial	1875	6	Actuaries HM ..	3	Nil	Nil	66,686	950	Nil	2.50
London and Provincial Law ..	*1875	5	Carlisle ..	3	1,387	1,630,592	405,259	49,172	39,338	4.89
" ..	1886	5	Actuaries HM & HM's ..	3	1,535	1,821,527	395,867	149,981	96,000	4.89
London and Southwark ..	1874	5	Gov. Exp. for Anns. ..	4	226	68,170	11,727	1,943	1,306	4.30
London Life Association	1883	1	Actuaries HM ..	4	5,801	7,294,996	324,860	..	214,044	4.23
Marine and General	*1874	5	Gov. M. Anns. 1829, Equitable (Morgan) ..	3½	3,393	616,785	155,811	51,808	36,228	4.62
" ..	*1879	5	Carlisle ..	3	3,291	584,510	148,407	63,145	49,065	4.64
Metropolitan ..	1877	3	Do. ..	3	4,445	3,787,509	431,713	..	187,566	4.23
" ..	1886	3	Actuaries HM ..	4	4,679	3,925,972	449,344	..	193,224	4.34
" ..	1883	3	Do. ..	4	5,093	4,232,623	461,530	..	*73,098	4.31
Midland Counties	*1872	5	Finlaison ..	4	317	79,440	19,342	1,999	996	4.29
" ..	*1877	5	Actuaries HM ..	4	279	72,172	14,722	2,988	2,204	4.52
Mutual ..	*1879	3	Actuaries HM ..	4	4,166	2,379,235	244,114	*385,227	*	4.61
" ..	*1882	3	Do. ..	4	4,045	2,310,281	244,475	*411,585	*	..

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under investigation, less Re-insurance.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
Provincial..	*1875	5	Special ..	3	2,869	£ 683,149	£ 169,563	£ 13,634	£ 10,907	4—
"	*188	5	Do. ..	4	2,866	643,011	163,219	16,292	13,033	4.59
"	"	"	Actuaries H ^m ..	3½						
Prudential (Limited)	+1871	5	Day. Equitable ..		8,542	1,425,371	*1,108,040	76,096	48,000	4.56
"	+1876	5	Eng. No. 3 Carlisle ..	3	13,766	2,081,761	*3,061,929	107,688	83,784	4.47
"	"	"	Actuaries H ^m ..	3	24,913	3,491,177	560,416	290,000	171,946	4—
"	1881	5	Actuaries H ^m ..	3			7,137,364			
"	"	"	Eng. Life No. 3 ..	3						
Queen	*1873	5	Carlisle ..	3	2,971	1,314,455	199,336	28,843	22,814	4.40
"	*1878	5	Do. ..	3	3,011	1,264,810	252,739	48,172	34,889	4.50
Reliance	*1872	5	Davies' Equit. Exp. ..	3½	5,898	1,855,723	304,581	36,420	26,041	4.55
"	1877	5	Actuaries H ^m ..	4	6,753	2,306,582	377,215	38,473	Nil	4.61
"	1882	5	Do. ..	4	6,229	2,103,687	409,448	83,873	55,916	4.86
Rock	1875	7	Northampton ..	3	3,573	3,649,561	1,044,759	544,474	356,811	4.50
"	1882	7	Do. [other Tables, Actuaries H ^m s and Do. do. ..	3	3,338	3,347,884		610,528	394,717	
Royal	*1874	5	Actuaries H ^m s and Do. ..	3	12,054	5,527,451	1,172,315	273,607	203,505	4.42
"	*1879	5	Do. do. ..	3	13,037	5,861,654	1,222,285	342,397	238,213	4.22
Royal Exchange Assurance	*1875	5	Northampton ..	3	4,421	3,273,251	654,523*	310,208	175,268	4.54
"	"	"	Equitable ..	4						
"	*1880	5	Northampton ..	3	4,287	3,226,206	664,853	305,828	198,538	4.40
"	"	"	Equitable ..	4*						
Royal Farmers	*1873	5	Equit. Soc. Exp. ..	3½	509	204,703	53,268	6,011	3,591	4.50
"	*1878	5	Do. ..	3½	519	202,891	49,530	13,725	6,062	4.50
"	"	"	Do. ..	3½						
Sceptre	+1873	5	Carlisle ..	3½	3,918	574,686	88,081	9,214	7,371	4.80
"	1878	5	Carlisle ..	3½	5,701	863,193	127,644	20,768	14,800	4.85
Scottish Amicable	*1874	7	Eng. No. 1 Carlisle and Northampton ..	4	6,222	2,994,021	1,095,644	228,632	177,549	4.54
"	"	"	Do. ..	7	6,258	3,310,794	1,269,198	266,451	207,154	4.59
Scottish Equitable	+1873	5	Carlisle ..	3	10,677	6,674,958	887,003	192,237	178,689	4.28
"	"	"	Do. (Bonus) ..	3½						
"	+1878	5	Do. ..	3	12,338	7,412,061	986,002	234,637	219,472	4.26

Royal Exchange. —* Not 4 per cent. Pure Valuation (see Board of Trade Returns).

Royal Exchange.—*Not 4 per cent. pure Valuation (see Board of Trade Returns).

Scottish Imperial..	..	..	..	..	4	1,101	460,206	68,170	7,577	6,917	4—
"	..	..	..	..	4	1,928	822,852	136,454	18,979	15,194	4—
Scottish Metropolitan	..	..	..	..	4	579	240,570	15,269	133	Nil.	4'84
"	..	..	..	..	4	1,242	430,296	32,355	1,023	..	4'79
Scottish National	..	..	..	..	3	6,254*	2,684,224*	337,271	60,140	51,626†	4'60
Scottish Provident	..	..	..	..	4	4,599	2,287,783	1,377,632	376,578	251,578	4'47
"	..	..	..	..	4	6,662	3,226,434	2,258,197	624,474	416,323	4'54
Scottish Provincial	..	..	..	..	3½	7,849	3,083,646	488,168	82,948	67,585	4'50
"	..	..	..	..	3	..	..	..	..	..	..
"	..	..	..	..	3½	9,784	3,923,226	582,878	94,068	93,484	4—
"	..	..	..	..	3½	Govt. Anns.	..	..	..	..	..
"	..	..	..	..	3½	D . .	..	..	..	..	..
Scottish Union . .	..	..	..	..	3	8,303	4,466,518	757,900	75,652	63,044	4'35
Scottish Union and National—	..	..	..	..	3½	..	..	..	..	..	..
Scottish Union Fund	..	..	..	..	4½	..	..	..	..	..	..
Scottish National Fund	..	..	..	..	4½	..	..	..	..	..	..
Scottish Widows' Fund	..	..	..	..	3	23,043	16,488,517	3,034,121*	1,275,321	907,732†	4'30
"	..	..	..	..	3½	31,144	21,359,281	4,024,940	1,347,756	1,182,129†	4'19
Security . .	..	..	..	..	4	165	22,921	4,642	2,946	Nil.	5'50
Sovereign . .	..	..	..	..	4	6,283	1,454,875	447,764	36,503	27,911	4'28
"	..	..	..	..	4	5,547	1,442,408	436,888	43,710	..	4'21
Standard . .	..	..	..	..	3	25,792	14,508,586	2,715,077	507,240	372,710	4'37
"	..	..	..	..	3½	..	..	..	..	..	..
"	..	..	..	..	3	26,782	15,057,562	2,880,321	503,316	389,744	4'27
Star	..	..	..	..	3½	..	..	..	..	..	..
"	..	..	..	..	..	13,976	4,998,360	729,045	159,464	135,418	4'55
"	..	..	..	..	3½	19,430	6,752,125	920,509	245,727	197,894	4'60
Sun	..	..	..	..	4 & 3	5,715	3,411,152	588,365	194,206	125,147	4'47
"	..	..	..	..	3	6,089	3,560,572	630,448	231,606	102,928	4'43
"	..	..	..	..	3	6,184	3,561,054	644,579	233,742	169,749	4'23

Prudential.—The premium income here quoted relates principally to the *Industrial* Branch, the policies in which do not share in the profits.

Royal Exchange.—Premiums received after reduction by way of Bonus.

Scottish National.—2,523 Policies for £999,949 received only a conditional prospective Bonus. † A balance of profit of £2,500 was carried over to next Division.

Scottish Widows' Fund.—Includes non-profit Premiums. † The sum of £281,392 is reserved, in addition to the above, as a Guarantee Fund.

of £439,916 share of Surplus of £1,347,755 paid to representatives of members who died during the Septennium. ‡ This sum is exclusive

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under investigation, less Re-insurance.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
Union	*1872	5	Actuaries IIM Carlisle ..	3	4,035	£ 2,049,126	£ 414,659	£ 88,565	£ 53,247	4'63
"	*1877	5	Actuaries HM ..	3	4,636	2,480,505	469,287	119,933	77,501	4'70
"	*1882	5	Do. ..	3	5,251	2,955,763	505,758	157,029	104,348	4'60
United Kent ..	1872	5	Special ..	3	1,280	711,895	112,852	54,313	43,450	4'57
"	*1877	5	Do. ..	3	1,279	658,071	110,476	54,934	43,947	4'67
United Kingdom Ass. Corporation ..	*1872	5	Carlisle ..	3	23	2,600	..	288	..	5'—
"	*1877	5	Carlisle ..	3	—37	—4,300	87,745	2,171	—126	3'—
United Kingdom Temperance ..	*1875	5	Actuaries HM ..	3	32,829	6,815,198	974,079	348,458	200,638	4'60
"	1880	5	Actuaries HM & HMs ..	3	36,349	8,184,143	1,156,912	696,718	317,224	4'63
Universal	1879	1	Special ..	3	2,199	1,964,794	121,239	49,850	37,534	4'62
University	1875	5	Special ..	3	1,482	2,068,409	269,119	157,568	100,972	4'52
"	1880	5	Do. ..	3	1,453	1,919,789	258,132	142,798	95,051	4'40
Wesleyan and General	*1878	5	English No. 3 ..	4	6,950	370,128	77,857	8,104	5,801	4'36
Western Counties & Lond. Mutual ..	*1873	3	Carlisle ..	4	2,207	377,010	32,219	3,951	..	5'—
"	*1878	5	Do. ..	4	3,285	547,165	66,185	4,804	..	4'30
Westminster and General ..	*1871	5	Carlisle ..	3	2,322	974,559	176,659	36,212	28,970	4'09
"	*1876	5	Actuaries HM ..	3	3,039	1,186,525	218,040	43,546	34,837	4'40
"	*1881	5	Do. ..	3	3,159	1,214,665	232,151	31,129	24,943	4'38
West of England	1872	5	Carlisle ..	3½	6,786	3,022,802	594,867	60,683	46,695	4'37
"	1877	5	Actuaries HM ..	4	6,124	2,693,546	526,274	53,990	41,425	4'30
Whittington	1875	3	Carlisle ..	3½	3,702	750,460	93,228	8,165	6,535	5'45
"	1878	3	17 Offices' Exp. Do. ..	4	4,313	946,850	113,779	11,758	9,405	4'43
"	1881	3	Do. ..	4	4,707	1,031,307	128,895	11,305	9,043	4'41
Yorkshire	*1875	5	Carlisle & Special ..	3	1,095	544,501	199,231	56,117	18,730	4'80
"	*1880	5	Actuaries HM ..	3½	1,211	663,386	203,121	68,140	25,381	4'65
"			Carlisle ..	3						

COMPARATIVE RATES OF PREMIUM.

THE extensive publicity given to the system of Life Insurance by newspaper advertising, and through the medium of prospectuses and circulars, renders it hardly necessary to state that the practice in most Offices is, to present to the applicant, desirous of securing a sum payable at death, several modes of payment of the premium. Of these, the two most generally used are:—A fixed rate of premium payable by yearly, half-yearly, or quarterly instalments, securing not only the sum insured, but also right to participate in the surplus or profits; and a fixed rate, lower in amount than the preceding, securing the sum insured alone. The former is termed the “With Profits,” or participation rate of premium; the latter the “Without Profits,” or non-participation rate.

With a view to making the *Insurance Register* useful by way of reference, a table of rates of the various Offices is inserted, compiled from the Whole Term of Life tables, with and without profits. To economise space, the rate of premium is quoted at intervals of five years from 15 to 30, and at similar intervals from 40 to 60, while from 30 to 40 the rate is given consecutively, the average age of entry upon Life Insurance being between thirty and forty years.

A considerable number of Offices revised their rates of premium during the past year. The alterations will be found in the annexed Tables.

Some Companies publish rates of premium promising certain special advantages to those who join the scheme. A few of these are referred to by marginal note in the annexed Tables.

LIFE INSURANCE: COMPARATIVE RATES OF YEARLY

Annual Premium (for Age next Birthday) payable during Life, charged by existing

TITLE.	15	20	25	30	31	32	33	34	35
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Alliance	1 12 8	1 16 11	2 2 6	2 9 2	2 10 6	2 11 10	2 13 4	2 14 11	2 16 8
Atlas	1 15 2	1 19 4	2 4 3	2 10 2	2 11 6	2 12 11	2 14 4	2 15 10	2 17 5
Blue Ribbon	1 8 11	1 13 4	1 16 2	2 0 11	2 2 1	2 3 3	2 4 7	2 5 10	2 7 3
British Empire Mutual	1 13 4	1 17 6	2 2 4	2 8 3	2 9 7	2 10 11	2 12 5	2 13 10	2 15 4
British Equitable	..	1 18 1	2 3 0	2 9 0	2 10 4	2 11 9	2 13 3	2 14 10	2 16 6
British Workman's	1 12 8	1 17 3	2 2 0	2 7 11	2 9 3	2 10 7	2 12 1	2 13 8	2 15 2
Briton Life Association* ..	1 14 6	1 18 4	2 3 10	2 10 1	2 11 4	2 12 9	2 14 3	2 15 10	2 17 6
Briton, Medical & General	1 14 6	1 18 4	2 3 10	2 10 1	2 11 4	2 12 9	2 14 3	2 15 10	2 17 6
Caledonian (A 1)	1 15 6	1 19 5	2 4 2	2 9 10	2 10 11	2 12 1	2 13 5	2 14 9	2 16 1
„ (A 2)*	..	1 15 10	1 19 8	2 4 7	2 5 7	2 6 9	2 8 3	2 9 3	2 10 7
„ (B)†	..	..	1 16 11	2 1 1	2 2 2	2 3 4	2 4 6	2 5 11	2 7 3
Church of England	..	1 17 4	2 1 6	2 6 10	2 8 1	2 9 6	2 10 10	2 12 4	2 13 11
City	1 13 1	1 17 4	2 2 0	2 7 7	2 8 10	2 10 2	2 11 6	2 13 0	2 14 6
City of Glasgow	1 12 11	1 17 0	2 2 3	2 8 5	2 9 8	2 10 11	2 12 4	2 13 10	2 15 5
Energy Mutual	1 11 0	1 15 0	2 0 2	2 6 4	2 7 6	2 8 8	2 10 0	2 11 6	2 13 0
Merical, Med. and General	1 13 3	1 17 3	2 2 6	2 8 9	2 10 0	2 11 3	2 12 9	2 14 3	2 15 9
Commercial Union	1 15 0	1 18 10	2 3 8	2 9 5	2 10 7	2 11 9	2 13 0	2 14 4	2 15 9
Crown	1 14 10	1 19 4	2 3 8	2 9 3	2 10 7	2 11 11	2 13 3	2 14 9	2 16 3
Eagle	1 18 4	2 1 7	2 5 7	2 10 8	2 11 10	2 13 1	2 14 4	2 15 8	2 17 1
Economic	1 10 8	1 14 7	1 19 0	2 4 3	2 5 5	2 6 8	2 8 0	2 9 5	2 10 11
Glasgow	1 13 1	1 17 4	2 2 0	2 7 7	2 8 10	2 10 2	2 11 6	2 13 0	2 14 6
Emperor	1 14 0	1 18 4	2 3 4	2 9 3	2 10 7	2 12 0	2 13 5	2 14 11	2 16 6
English and Scottish Law	1 15 3	1 19 6	2 4 6	2 9 9	2 10 11	2 12 0	2 13 6	2 15 0	2 16 6
Equitable	1 18 7	2 3 7	2 8 1	2 13 4	2 14 7	2 15 9	2 17 1	2 18 5	2 19 10
Equitable (U. States)	..	..	1 19 9	2 5 5	2 6 8	2 8 1	2 9 7	2 11 1	2 12 9
Equity and Law*	1 15 6	2 0 1	2 3 2	2 8 10	2 10 1	2 11 6	2 12 11	2 14 3	2 15 10
Friends' Provident	1 14 2	1 17 6	2 1 3	2 5 9	2 6 9	2 7 9	2 8 10	2 10 0	2 11 2
General	1 15 10	1 19 1	2 4 0	2 9 10	2 11 1	2 12 5	2 13 9	2 15 1	2 16 6
Gresham	..	1 19 7	2 4 0	2 9 7	2 10 9	2 12 0	2 13 5	2 15 0	2 16 7
Guardian	1 17 6	2 1 6	2 5 4	2 10 4	2 11 5	2 12 7	2 13 10	2 15 2	2 16 7
Hand-in-Hand	1 13 10	1 19 2	2 4 2	2 10 8	2 12 2	2 13 9	2 15 4	2 17 0	2 18 9
Imperial	1 17 4	2 0 10	2 5 0	2 10 3	2 11 5	2 12 7	2 13 10	2 15 3	2 16 8
Incashire	..	1 17 0	2 3 0	2 8 6	2 9 6	2 10 9	2 12 0	2 13 10	2 15 0
Law	1 14 8	1 19 3	2 3 8	2 9 4	2 10 7	2 11 10	2 13 3	2 14 8	2 16 2

Briton Life Association.—*Policies payable during Life at age of 75, or sooner in case of death. Indisputable after years, with whole-world leave of residence. Ordinary Profit Policies, same rates as those of *Briton, Medical and General*.

PREMIUM WITH RIGHT TO PARTICIPATE IN PROFITS.

British Offices, for the Insurance of £100 on Healthy or Select Lives.

36	37	38	39	40	45	50	55	60	TITLE.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
2 18 5	3 0 4	3 2 4	3 4 5	3 6 6	3 17 8	4 14 2	5 19 11	7 14 11	Alliance.
2 19 0	3 0 9	3 2 6	3 4 4	3 6 3	3 17 4	4 11 1	5 8 8	6 11 10	Atlas
2 8 9	2 10 5	2 12 1	2 13 11	2 15 10	3 7 4	4 2 3	5 2 11	6 11 4	Blue Ribbon.
2 16 6	2 18 7	3 0 4	3 2 3	3 4 2	3 15 7	4 11 1	5 13 7	7 4 0	British Empire Mutual.
2 18 2	3 0 0	3 1 11	3 3 11	3 6 0	3 18 2	4 14 3	5 16 4	7 7 2	British Equitable.
2 16 11	2 18 9	3 0 7	3 2 5	3 4 6	3 16 5	4 12 3	5 13 11	7 4 0	British Workman's.
2 19 3	3 1 1	3 3 0	3 5 0	3 6 9	3 16 2	4 10 10	5 14 8	7 5 6	Briton Life Association.
2 19 3	3 1 1	3 3 0	3 5 0	3 6 9	3 16 2	4 10 10	5 14 8	7 5 6	Briton, Medical & General.
2 17 7	2 19 3	3 1 0	3 2 9	3 4 6	3 14 6	4 8 6	5 9 6	6 15 9	Caledonian (A 1).
2 12 1	2 13 9	2 15 7	2 17 4	2 18 9	3 8 11	4 3 6	..	..	„ (A 2).*
2 8 8	2 10 2	2 11 9	2 13 3	2 15 0	3 5 8	4 0 3	4 19 6	6 5 7	„ (B).†
2 15 8	2 17 5	2 19 4	3 1 4	3 3 6	3 15 10	4 11 11	5 13 2	7 1 2	Church of England.
2 16 1	2 17 9	2 19 6	3 1 3	3 3 2	3 14 2	4 9 0	5 9 1	6 15 8	City.
2 17 0	2 18 10	3 0 7	3 2 6	3 4 6	3 14 10	4 9 10	5 12 9	6 16 4	City of Glasgow
2 14 8	2 16 6	2 18 4	3 0 2	3 2 2	3 12 4	4 7 4	5 10 4	7 1 6	Clergy Mutual.
2 17 6	2 19 3	3 1 0	3 3 0	3 5 0	3 15 6	4 10 9	5 13 9	7 4 9	Clerical, Med. & General.
2 17 3	2 18 11	3 0 8	3 2 5	3 4 2	3 13 10	4 7 8	5 9 2	6 17 8	Commercial Union.
2 17 10	2 19 7	3 1 4	3 3 2	3 5 1	3 16 10	4 12 5	5 13 3	7 1 11	Crown.
2 18 7	3 0 2	3 1 10	3 3 7	3 5 5	3 16 6	4 11 4	5 10 11	6 17 4	Eagle.
2 12 6	2 14 2	2 15 11	2 17 9	2 19 9	3 11 9	4 7 6	5 4 8	6 7 5	Economic.
2 16 1	2 17 9	2 19 6	3 1 3	3 3 2	3 14 2	4 9 0	5 9 1	6 15 8	Edinburgh.
2 18 2	2 19 10	3 1 7	3 3 7	3 5 7	3 17 2	4 13 0	5 16 0	7 7 1	Emperor.
2 18 6	3 0 3	3 2 3	3 4 3	3 6 6	3 17 9	4 10 9	5 13 9	7 4 6	English & Scottish Law.
3 1 4	3 2 10	3 4 6	3 6 2	3 7 11	3 17 11	4 10 8	5 6 4	6 7 4	Equitable.
2 14 6	2 16 4	2 18 4	3 0 5	3 2 7	3 15 11	4 14 4	5 19 10	7 15 3	Equitable (U. States).
2 17 5	2 19 0	3 0 9	3 2 7	3 4 6	3 15 7	4 10 9	5 12 6	7 2 5	Equity and Law.*
2 12 5	2 13 8	2 15 1	2 16 6	2 18 1	3 7 0	3 19 3	4 16 8	6 1 9	Friends' Provident.
2 18 2	2 19 10	3 1 7	3 3 5	3 5 4	3 16 8	4 12 8	5 11 8	6 18 0	General.
2 18 3	3 0 0	3 1 10	3 3 10	3 5 10	3 18 3	4 14 7	5 16 5	7 6 0	Gresham.
2 18 0	2 19 6	3 1 1	3 2 9	3 4 6	3 15 2	4 9 3	5 8 4	6 14 6	Guardian.
3 0 7	3 2 7	3 4 7	3 6 8	3 8 10	4 2 2	4 19 3	6 1 6	7 10 7	Hand-in-Hand.
2 18 2	2 19 8	3 1 4	3 3 1	3 4 11	3 15 11	4 10 2	5 9 1	6 16 0	Imperial.
2 16 6	2 18 0	2 19 9	3 1 6	3 3 6	3 15 0	4 10 6	5 9 6	..	Lancashire.
2 17 9	2 19 5	3 1 2	3 2 11	3 4 10	3 16 3	4 11 0	5 10 9	6 17 6	Law.

Caledonian.—*Bonus vested at fixed ages, ranging from 59 to 69 years of age.

†Bonus applied in extinction of the later premiums, and thereafter in additions to sum insured.

Equity and Law.—*Rates are granted at half years of age.

COMPARATIVE RATES—WITH PROFITS.

TITLE.	15	20	25	30	31	32	33	34	35
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Law Union.....	1 14 2	1 18 8	2 3 7	2 9 4	2 10 5	2 11 9	2 13 3	2 14 9	2 16 7
Legal and General.....	..	2 0 4	2 5 1	2 10 9	2 12 0	2 13 4	2 14 8	2 16 1	2 17 7
Life Asso. of Scotland } *	..	1 18 8	2 4 0	2 10 0	2 11 0	2 12 4	2 14 0	2 15 4	2 17 0
	..	1 12 0	1 17 0	2 2 0	2 3 0	2 4 0	2 5 0	2 6 0	2 7 0
River. & London & Globe	1 13 6	1 17 8	2 2 11	2 9 3	2 10 5	2 11 9	2 13 2	2 14 8	2 16 3
London and County Prov.	..	2 0 8	2 5 9	2 11 7	2 12 9	2 14 0	2 15 3	2 16 8	2 18 2
London and Lancashire ..	1 11 10	1 15 10	2 0 10	2 6 10	2 8 0	2 9 3	2 10 8	2 12 1	2 13 7
London Assur. Corporation	1 15 1	1 19 10	2 4 0	2 9 6	2 10 8	2 12 0	2 13 4	2 14 9	2 16 3
London, Edinb. & Glasg. (A)	1 15 7	1 19 2	2 3 4	2 8 11	2 10 2	2 11 6	2 12 11	2 14 4	2 15 10
„ „ (B)	1 11 0	1 14 5	1 18 5	2 3 9	2 4 11	2 6 2	2 7 6	2 8 11	2 10 4
London Life Association ..	2 4 0	2 9 0	2 13 6	2 19 3	3 0 6	3 2 0	3 3 6	3 5 3	3 7 0
Marine & General Mutual..	..	1 19 4	2 4 3	2 10 2	2 11 6	2 12 11	2 14 4	2 15 10	2 17 5
Masonic and General	..	1 17 3	2 2 6	2 8 9	2 10 0	2 11 3	2 12 9	2 14 3	2 16 0
Metropolitan	..	1 19 6	2 4 0	2 9 9	2 11 1	2 12 7	2 14 1	2 15 8	2 17 5
Midland Counties	1 17 3	2 1 6	2 4 10	2 9 11	2 11 0	2 12 2	2 13 5	2 14 9	2 16 2
Mutual	1 12 10	1 17 9	2 2 7	2 8 10	2 10 3	2 11 9	2 13 3	2 14 11	2 16 8
Mutual Provid. Alliance ..	1 14 2	1 18 8	2 3 4	2 9 9	2 11 2	2 12 7	2 14 1	2 15 8	2 17 3
National (of Ireland).....	1 14 5	1 18 10	2 3 1	2 8 7	2 9 9	2 11 2	2 12 6	2 13 11	2 15 5
National	1 16 1	2 0 8	2 5 0	2 10 4	2 11 6	2 12 9	2 14 2	2 15 7	2 17 1
National Guardian.....	1 13 8	1 17 1	2 2 3	2 8 6	2 9 5	2 11 0	2 12 5	2 13 11	2 15 6
National Provident	1 15 2	1 19 4	2 4 3	2 10 2	2 11 6	2 12 11	2 14 4	2 15 10	2 17 5
New York	..	..	1 19 9	2 5 5	2 6 8	2 8 1	2 9 7	2 11 1	2 12 9
North Brit. & Mercantile..	1 13 11	1 18 2	2 3 5	2 9 10	2 11 1	2 12 5	2 13 10	2 15 5	2 17 0
Northern	1 13 8	1 18 4	2 2 10	2 8 8	2 9 11	2 11 4	2 12 9	2 14 3	2 15 10
Norwich Union.....	1 14 9	1 19 6	2 3 8	2 8 10	2 10 0	2 11 1	2 12 3	2 13 6	2 14 10
Patriotic	1 13 2	1 17 4	2 2 7	2 8 9	2 10 0	2 11 4	2 12 9	2 14 3	2 15 10
Pearl*.....	1 15 7	2 0 4	2 5 6	2 11 9	2 13 2	2 14 7	2 16 2	2 17 10	2 19 6
Pelican	1 13 7	1 18 2	2 2 10	2 8 9	2 10 0	2 11 5	2 12 10	2 14 4	2 16 0
Positive*	1 15 6	2 0 4	2 5 7	2 12 0	2 13 5	2 14 11	2 16 3	2 18 6	2 19 11
„ †	1 11 3	1 16 2	2 1 0	2 7 1	2 8 5	2 9 10	2 11 5	2 13 0	2 14 8
Provident	1 15 2	1 19 4	2 4 3	2 10 2	2 11 6	2 12 11	2 14 4	2 15 10	2 17 5
Provident Clerks	1 11 11	1 16 1	2 0 1	2 6 4	2 7 7	2 8 10	2 10 3	2 11 9	2 13 5
Provincial	1 14 6	1 19 1	2 3 5	2 9 1	2 10 4	2 11 8	2 13 0	2 14 6	2 16 0
Prudential (Ordinary)	..	1 17 11	2 3 2	2 9 6	2 10 9	2 12 1	2 13 6	2 15 0	2 16 8
Queen	..	1 18 10	2 3 9	2 9 4	2 10 6	2 11 9	2 13 1	2 14 5	2 16 0
Reliance	1 13 1	1 17 7	2 2 11	2 9 4	2 10 8	2 12 1	2 13 7	2 15 1	2 16 9

Life Association of Scotland.—*New low rates of Premium, participating proportionately in Profits.

COMPARATIVE RATES—WITH PROFITS.

36	37	38	39	40	45	50	55	60	TITLE.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
2 17 8	2 19 4	3 1 2	3 3 2	3 5 3	3 17 0	4 12 0	5 12 8	7 1 5	Law Union.
2 19 1	3 0 8	3 2 4	3 4 1	3 5 11	3 16 7	4 10 9	5 11 6	6 19 5	Legal and General.
2 18 4	3 0 0	3 1 4	3 3 4	3 5 4	3 17 4	4 13 4	5 14 8	7 3 4	} Life Asso. of Scotland.
2 8 0	2 9 0	2 11 0	2 13 0	2 15 0	3 7 0	4 2 0	5 2 0	6 10 0	
2 18 0	2 19 9	3 1 7	3 3 7	3 5 6	3 16 0	4 11 3	5 14 8	7 5 11	Liver. & Landon & Glob.
2 19 8	3 1 4	3 3 0	3 4 9	3 6 7	3 16 3	4 10 0	5 10 10	6 18 10	London & County Prov.
2 15 2	2 16 11	2 18 8	3 0 6	3 2 4	3 12 5	4 6 10	5 9 1	6 18 11	London and Lancashire.
2 17 10	2 19 5	3 1 2	3 3 0	3 4 11	3 16 5	4 11 5	5 11 5	7 2 11	Lond. Assur. Corporation
2 17 5	2 19 1	3 0 10	3 2 8	3 4 7	3 16 5	4 12 0	5 13 0	7 2 0	(A) Lond. Edinb. & Glasg.
2 11 10	2 13 5	2 15 1	2 16 10	2 18 9	3 10 0	4 5 0	5 5 1	6 12 9	(B) „ „
3 8 9	3 10 9	3 12 9	3 14 9	3 17 0	4 9 9	5 7 6	6 9 6	7 15 0	London Life Association
2 19 0	3 0 9	3 2 6	3 4 4	3 6 3	3 17 4	4 11 1	5 8 8	6 11 10	Marine & General Mutua
2 17 6	2 19 3	3 1 0	3 3 0	3 5 0	3 15 6	4 10 6	5 13 6	7 4 9	Masonic and General.
2 19 1	3 0 9	3 2 7	3 4 5	3 6 4	3 18 11	4 12 0	5 14 0	7 2 10	Metropolitan.
2 17 8	2 19 3	3 0 10	3 2 8	3 4 8	3 15 0	4 9 6	5 7 11	6 13 10	Midland Counties.
2 18 6	3 0 5	3 2 5	3 4 6	3 6 8	4 0 2	4 17 11	6 2 1	7 15 2	Mutual.
2 18 11	3 0 8	3 2 5	3 4 2	3 5 11	3 16 3	4 11 1	5 10 6	6 13 5	Mutual Provid. Alliance.
2 17 0	2 18 9	3 0 6	3 2 3	3 4 3	3 16 0	4 11 7	5 12 9	7 1 8	National (of Ireland).
2 18 7	3 0 3	3 2 0	3 3 10	3 5 9	3 17 2	4 12 8	5 13 8	6 19 10	National.
2 17 2	2 18 11	3 0 9	3 2 8	3 4 8	3 13 8	4 6 8	5 8 9	6 18 8	National Guardian.
2 19 0	3 0 9	3 2 6	3 4 4	3 6 3	3 17 4	4 11 1	5 8 8	6 11 10	National Provident.
2 14 6	2 16 4	2 18 4	3 0 5	3 2 7	3 15 11	4 14 4	5 19 10	7 15 3	New York.
2 18 6	3 0 2	3 2 0	3 4 1	3 6 1	3 16 7	4 11 11	5 11 2	6 16 2	North Brit. & Mercantile
2 17 5	2 19 3	3 0 11	3 2 11	3 4 10	3 16 9	4 12 4	5 13 2	7 1 6	Northern.
2 16 2	2 17 6	2 19 0	3 0 6	3 2 0	3 11 0	4 6 0	5 5 3	6 11 3	Norwich Union.
2 17 6	2 19 3	3 1 1	3 3 0	3 5 0	3 15 4	4 8 11	5 9 1	6 18 11	Patriotic.
3 1 6	3 3 6	3 5 5	3 7 5	3 9 4	4 1 10	4 18 2	6 1 2	7 13 3	Pearl.*
2 17 8	2 19 5	3 1 3	3 3 2	3 5 2	3 17 5	4 13 6	5 15 0	7 4 3	Pelican.
3 1 10	3 3 9	3 5 9	3 7 9	3 9 9	4 1 9	4 16 4	5 17 2	7 7 1	Positive.*
2 16 5	2 18 4	3 0 4	3 2 5	3 4 7	3 17 3	4 14 3	5 16 8	7 7 6	„ †
2 19 0	3 0 9	3 2 6	3 4 4	3 6 3	3 17 4	4 11 1	5 8 8	6 11 10	Provident.
2 15 1	2 16 10	2 18 9	3 0 8	3 2 8	3 16 1	4 12 2	5 17 4	7 11 7	Provident Clerks
2 17 7	2 19 3	3 0 11	3 2 9	3 4 8	3 16 2	4 11 1	5 11 1	6 18 1	Provincial.
2 18 4	3 0 2	3 2 0	3 3 11	3 5 11	3 16 6	4 11 11	5 15 4	7 6 11	Prudential (Ordinary).
2 17 6	2 19 3	3 1 1	3 3 0	3 5 0	3 14 3	4 9 0	5 10 0	6 17 9	Queen.
2 18 4	3 0 1	3 1 11	3 3 11	3 5 10	3 18 0	4 14 2	5 13 8	6 18 6	Reliance.

Pearl.—* Fixed Surrender Value of 40 per Cent., after payment of Third Annual Premium.
 Positive.—* Investments at 3 per cent. † Investments at 4 per cent.

COMPARATIVE RATES—WITH PROFITS.

TITLE.	15		20		25		30		31		32		33		34		35	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
ock	1	18 7	2	3 7	2	8 1	2	13 5	2	14 7	2	15 9	2	17 1	2	18 5	2	19 10
oyal	1	15 6	1	19 4	2	4 2	2	9 9	2	11 0	2	12 2	2	13 5	2	14 9	2	16 2
oyal Exchange Assurance	1	16 8	2	0 11	2	5 11	2	11 7	2	12 10	2	14 1	2	15 4	2	16 9	2	18 2
oyal Farmers'	1	13 4	1	16 10	2	1 2	2	7 5	2	8 9	2	10 1	2	11 6	2	13 0	2	14 6
ceptre	1	13 1	1	17 6	2	2 4	2	8 8	2	9 10	2	11 0	2	12 6	2	14 1	2	15 8
ottish Amicable {	..	2 3 0	2	6 5	2	11 9	2	12 11	2	14 2	2	15 5	2	16 9	2	18 2	2	19 10
ottish Equitable {	..	1 9 3	1	12 0	1	16 7	1	17 7	1	18 8	1	19 9	2	0 11	2	2 2	2	3 7
ottish Imperial	1	17 4	2	2 1	2	5 3	2	10 3	2	11 5	2	12 8	2	14 0	2	15 5	2	16 10
ottish Life	1	16 2	2	0 5	2	2 3	2	5 9	2	6 7	2	7 6	2	8 6	2	9 7	2	10 9
ottish Life (A)	..	1 15 8	2	0 6	2	6 7	2	8 0	2	9 5	2	10 10	2	12 5	2	14 1	2	15 8
ottish Life (A)	1	15 1	1	19 6	2	3 6	2	9 5	2	10 8	2	11 11	2	13 3	2	14 8	2	16 1
ottish Life (A)	1	9 8	1	13 7	1	16 11	2	2 0	2	3 1	2	4 3	2	5 6	2	6 9	2	8 1
ottish Metropolitan {	1	13 8	1	14 9	1	16 10	2	0 8	2	1 8	2	2 8	2	3 11	2	5 2	2	6 7
ottish Metropolitan {	2	9 4	2	9 9	2	11 3	2	14 8	2	15 7	2	16 6	2	17 8	2	18 10	3	0 3
ottish Provident {	..	1 15 8	1	18 0	2	1 6	2	2 6	2	3 5	2	4 6	2	5 7	2	6 10	2	8 1
ottish Provident {	..	..	2	12 6	2	15 4	2	16 2	2	17 1	2	18 0	2	19 0	3	0 2	3	0 2
ottish Provincial	1	12 8	1	17 5	2	2 0	2	7 11	2	9 3	2	10 8	2	12 2	2	13 8	2	15 4
ottish Temperance	..	1 18 9	2	3 0	2	8 6	2	9 8	2	11 0	2	12 4	2	13 9	2	15 3	2	16 8
ottish Union and {	..	1 18 0	2	3 3	2	10 0	2	11 3	2	12 9	2	14 0	2	15 6	2	17 0	2	18 5
National	..	1 15 0	1	17 6	2	1 3	2	2 0	2	3 0	2	4 0	2	5 0	2	6 6	2	8 1
ottish Widows' Fund....	1	17 0	2	2 1	2	6 6	2	11 9	2	12 11	2	14 2	2	15 5	2	16 9	2	18 2
andard	1	13 11	1	17 11	2	2 11	2	8 11	2	10 1	2	11 4	2	12 8	2	14 1	2	15 8
ar	1	13 2	1	17 4	2	2 7	2	8 9	2	10 0	2	11 4	2	12 9	2	14 3	2	15 11
un	1	12 8	1	16 11	2	2 6	2	9 2	2	10 6	2	11 10	2	13 4	2	14 11	2	16 8
nion	1	14 7	1	18 10	2	3 5	2	9 3	2	10 6	2	12 0	2	13 4	2	14 10	2	16 4
imited Kent	1	16 6	2	0 0	2	4 3	2	9 8	2	10 11	2	12 2	2	13 7	2	14 11	2	16 3
imited Kingdom Assur- } ance Corporation	1	14 8	1	19 5	2	4 6	2	10 8	2	12 0	2	13 4	2	15 6	2	16 6	2	18 0
imited King. Temperance	1	13 3	1	17 4	2	2 7	2	8 10	2	10 0	2	11 4	2	12 9	2	14 3	2	15 7
niversal	1	15 0	1	18 8	2	3 3	2	8 10	2	9 11	2	11 0	2	12 3	2	13 7	2	14 11
niversity ...	1	16 8	2	1 5	2	5 9	2	10 9	2	11 11	2	13 0	2	14 3	2	15 6	2	16 11
ictoria Mutual	1	14 0	1	18 4	2	3 4	2	9 3	2	10 7	2	12 0	2	13 5	2	14 11	2	16 6
esleyan and General	1	14 3	1	18 2	2	2 10	2	8 9	2	10 2	2	11 8	2	13 2	2	14 10	2	16 6
est of England	1	15 11	2	0 11	2	5 8	2	11 3	2	12 6	2	13 9	2	15 1	2	16 6	2	17 11
estern Counties and } London Mutual	1	12 7	1	16 8	2	1 9	2	7 11	2	9 1	2	10 4	2	11 9	2	13 3	2	14 9
estminster and General..	1	13 3	1	17 4	2	2 7	2	8 10	2	10 0	2	11 4	2	12 8	2	14 3	2	15 10
hittington	..	1 17 11	2	3 4	2	9 0	2	10 2	2	11 4	2	12 6	2	14 2	2	15 8	2	17 3
orkshire	..	1 18 6	2	3 7	2	9 7	2	10 5	2	11 9	2	13 2	2	14 8	2	16 3	2	17 8

Scottish Amicable.—* Minimum Premium Scheme.

Scottish Equitable.—* Non-forfeitable System—Premiums payable for 33 years, with ultimate Participation in Profits. Rates are granted at half years of age.

Scottish Life.—(A) Low rates of prem. entitling to participate in profits, but proportionately longer than under ordinary rates.

Scottish Metropolitan.—* Annual Premiums limited to 21 Payments.

36			37			38			39			40			45			50			55			60			TITLE.
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
3	1	4	3	2	10	3	4	6	3	6	2	3	7	11	3	17	11	4	10	8	5	6	4	6	7	4	Rock.
2	17	7	2	19	1	3	0	8	3	2	4	3	4	1	3	14	6	4	8	3	5	10	6	7	1	3	Royal.
2	19	8	3	1	2	3	2	9	3	4	6	3	6	3	3	17	0	4	11	3	5	8	6	6	10	7	Royal Exchange Assur.
2	16	1	2	17	9	2	19	6	3	1	4	3	3	4	3	15	0	4	10	7	5	10	2	6	18	7	Royal Farmers'.
2	17	4	2	19	0	3	0	10	3	2	9	3	4	8	3	15	4	4	10	6	5	13	4	7	4	6	Sceptre.
2	19	8	3	1	2	3	2	11	3	4	5	3	6	3	3	16	3	4	9	1	5	5	1	6	6	4	* } Scottish Amicable.
2	3	6	2	4	10	2	6	4	2	7	11	2	9	7	2	18	8	3	10	9	4	6	4	5	7	2	
2	18	5	3	0	0	3	1	9	3	3	6	3	5	5	3	16	7	4	10	9	5	9	10	6	15	5	* } Scottish Equitable.
2	12	0	2	13	3	2	14	8	2	16	1	2	17	8	3	7	1	4	0	1	..	..	..	..	..	..	
2	15	9	2	17	7	2	19	5	3	1	4	3	3	5	3	15	8	4	11	7	5	12	10	7	1	6	Scottish Imperial.
2	17	7	2	19	2	3	0	10	3	2	7	3	4	6	3	15	10	4	10	5	5	10	6	6	16	6	Scottish Life.
2	9	6	2	11	0	2	12	7	2	14	3	2	16	0	3	6	6	4	0	8	5	0	1	6	5	8	„ (A).
2	8	0	2	9	6	2	11	1	2	12	9	2	14	7	3	5	4	3	19	7	4	19	0	6	6	1	* } Scottish Metropolitan.
3	1	6	3	2	11	3	4	4	3	5	11	3	7	7	3	17	2	4	9	7	5	6	7	6	11	0	
2	8	2	2	9	8	2	11	3	2	12	11	2	14	9	3	5	9	4	1	7	5	1	11	6	6	7	* } Scottish Provident.
3	1	5	3	2	9	3	4	3	3	5	9	3	7	5	3	17	6	4	12	1	5	10	2	..	..	..	
2	17	0	2	18	10	3	0	8	3	2	7	3	4	8	3	16	5	4	11	8	5	12	2	7	0	0	Scottish Provincial.
2	16	9	2	18	4	3	0	1	3	1	10	3	3	9	3	15	0	4	9	10	5	9	8	6	16	10	Scottish Temperance.
2	18	6	3	0	0	3	2	0	3	3	6	3	5	0	3	15	0	4	10	0	5	11	0	7	0	0	* } Scottish Union and National.
2	8	0	2	9	6	2	11	0	2	12	6	2	14	6	3	6	0	4	1	0	5	0	0	6	10	0	
2	19	9	3	1	3	3	3	0	3	4	6	3	6	3	3	16	4	4	10	7	5	13	8	7	4	9	Scottish Widows' Fund.
2	17	3	2	18	11	3	0	8	3	2	6	3	4	5	3	14	6	4	9	0	5	11	2	7	1	0	Standard.
2	17	6	2	19	3	3	1	1	3	3	0	3	4	11	3	15	5	4	10	6	5	13	7	7	4	9	Star.
2	18	5	3	0	4	3	2	4	3	4	5	3	6	6	3	17	8	4	14	2	5	19	11	7	14	11	Sun.
2	18	0	2	19	8	3	1	5	3	3	4	3	5	3	3	16	11	4	12	0	5	12	0	7	0	9	Union.
2	17	7	2	19	0	3	0	7	3	2	4	3	4	3	3	15	11	4	10	5	5	9	6	6	16	7	United Kent.
2	19	4	3	1	6	3	3	0	3	5	1	3	7	4	3	19	3	4	15	6	5	19	0	7	11	0	* } United Kingdom Assurance Corporation.
2	17	6	2	19	3	3	1	1	3	3	0	3	4	11	3	15	5	4	10	6	5	13	8	7	4	9	
2	16	5	2	18	0	2	19	7	3	1	3	3	3	0	3	12	2	4	5	6	5	5	10	6	13	2	United King. Temperance.
2	18	4	2	19	9	3	1	4	3	2	11	3	4	7	3	14	1	4	7	6	5	5	4	6	7	4	Universal.
2	18	2	2	19	10	3	1	7	3	3	7	3	5	7	3	17	2	4	13	0	5	16	0	7	7	1	University.
2	18	4	3	0	3	3	2	3	3	4	4	3	6	6	3	19	5	4	16	3	5	18	3	7	7	4	Victoria Mutual.
2	19	5	3	1	1	3	2	8	3	4	4	3	6	1	3	16	2	4	9	1	5	5	6	6	7	4	Wesleyan and General.
2	16	5	2	18	2	2	19	11	3	1	10	3	3	9	3	14	0	4	8	9	5	11	5	7	2	0	* } Western Counties and London Mutual.
2	17	6	2	19	3	3	1	2	3	3	3	3	5	0	3	15	5	4	10	6	5	13	8	7	4	8	
2	17	4	2	19	2	3	1	2	3	3	2	3	5	2	3	16	0	4	11	8	5	13	0	7	0	6	Westminster and General.
2	17	6	2	19	3	3	1	1	3	3	2	3	5	0	3	14	10	4	9	1	5	10	10	7	0	0	Whittington.
2	17	6	2	19	3	3	1	1	3	3	2	3	5	0	3	14	10	4	9	1	5	10	10	7	0	0	Yorkshire.

Scottish Provident.—* Annual Premiums limited to 21 payments.

Scottish Union and National.—* Early Bonus Scheme. † Deferred Bonus Scheme.

(For RATES—WITHOUT PROFITS, see following pages.)

Annual Premium (for Age next Birthday) payable during Life, charged by existing

TITLE.	15	20	25	30	31	32	33	34	35
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Alliance	1 8 5	1 12 7	1 16 6	2 1 8	2 2 10	2 4 1	2 5 4	2 6 9	2 8 1
Atlas	1 11 8	1 15 5	1 19 10	2 5 2	2 6 4	2 7 7	2 8 11	2 10 3	2 11 8
British Empire Mutual	1 9 2	1 13 0	1 17 2	2 2 6	2 3 7	2 4 9	2 5 11	2 7 2	2 8 6
British Equitable	..	1 15 3	1 19 9	2 5 4	2 6 7	2 8 0	2 9 4	2 10 9	2 12 4
British Workman's	1 8 7	1 12 8	1 16 9	2 2 2	2 3 8	2 5 4	2 6 11	2 8 5	2 9 8
Briton, Medical & General	1 10 5	1 13 9	1 18 7	2 4 1	2 5 3	2 6 5	2 7 9	2 9 2	2 10 8
Church of England	..	1 13 11	1 17 9	2 2 7	2 3 9	2 5 0	2 6 3	2 7 7	2 9 1
City	1 9 3	1 13 0	1 17 1	2 2 4	2 3 7	2 4 9	2 6 0	2 7 4	2 8 10
City of Glasgow	1 9 2	1 12 11	1 17 6	2 3 0	2 4 1	2 5 2	2 6 5	2 7 9	2 9 1
Clerical, Med. & General	1 8 6	1 12 0	1 16 6	2 2 0	2 3 0	2 4 3	2 5 3	2 6 9	2 8 0
Commercial Union	1 10 6	1 14 0	1 18 5	2 3 7	2 4 8	2 5 9	2 6 11	2 8 2	2 9 6
Crown	1 9 6	1 13 9	1 17 9	2 3 0	2 4 2	2 5 6	2 6 9	2 8 2	2 9 8
Eagle	1 13 1	1 16 4	2 0 4	2 5 5	2 6 7	2 7 10	2 9 1	2 10 5	2 11 10
Edinburgh	1 9 3	1 13 0	1 17 1	2 2 4	2 3 7	2 4 9	2 6 0	2 7 4	2 8 10
Emperor	1 11 2	1 15 1	1 19 9	2 5 2	2 6 5	2 7 8	2 9 0	2 10 4	2 11 10
English and Scottish Law..	..	1 14 0	1 17 6	2 3 0	2 4 2	2 5 4	2 6 6	2 7 9	2 9 0
Equity and Law*	1 11 6	1 15 6	1 18 4	2 2 9	2 3 10	2 5 0	2 6 2	2 7 5	2 8 10
General	1 10 6	1 13 8	1 18 0	2 3 4	2 4 6	2 5 8	2 6 10	2 8 2	2 9 6
Gresham	..	1 14 8	1 19 0	2 4 2	2 5 5	2 6 8	2 8 0	2 9 5	2 11 0
Guardian	1 10 2	1 14 3	1 18 0	2 3 0	2 4 2	2 5 4	2 6 7	2 7 11	2 9 3
Hand-in-Hand	1 12 0	1 12 0	1 15 10	2 1 4	2 2 6	2 3 10	2 5 3	2 6 8	2 8 2
Imperial	1 10 0	1 13 2	1 16 11	2 2 1	2 3 2	2 4 4	2 5 6	2 6 9	2 8 1
Lancashire	..	1 13 10	1 17 7	2 2 6	2 3 7	2 4 9	2 5 11	2 7 2	2 8 6
Law	1 10 6	1 14 8	1 18 9	2 4 0	2 5 2	2 6 5	2 7 8	2 9 0	2 10 5
Law Union	1 10 6	1 14 7	1 19 0	2 4 5	2 5 5	2 6 9	2 8 2	2 9 7	2 11 2
Legal and General	..	1 13 8	1 18 3	2 3 7	2 4 9	2 6 0	2 7 4	2 8 8	2 10 0
Life Asso. of Scotland .. *	..	1 12 0	1 17 0	2 2 0	2 3 0	2 4 0	2 5 0	2 6 0	2 7 0
Liver. & London & Globe	1 9 7	1 13 7	1 17 8	2 2 6	2 3 7	2 4 9	2 5 11	2 7 2	2 8 6
London and Lancashire ..	1 9 2	1 12 10	1 17 5	2 2 11	2 4 0	2 5 2	2 6 5	2 7 9	2 9 1
London Assur. Corporation	1 8 1	1 13 2	1 18 1	2 4 6	2 5 8	2 6 10	2 8 1	2 9 5	2 10 10
London Life Association ..	1 9 10	1 13 7	1 17 0	2 1 5	2 2 6	2 3 8	2 4 11	2 6 2	2 7 6
Marine & General Mutual..	..	1 13 8	1 18 4	2 4 0	2 5 2	2 6 4	2 7 6	2 8 10	2 10 3
Masonic and General	..	1 15 0	2 0 0	2 5 9	2 7 0	2 8 3	2 9 6	2 10 9	2 12 6
Metropolitan	..	1 14 5	1 18 4	2 3 0	2 4 2	2 5 3	2 6 6	2 7 8	2 8 10
Midland Counties	1 13 1	1 17 4	2 0 7	2 5 9	2 6 10	2 8 0	2 9 3	2 10 7	2 11 11
Mutual	1 10 3	1 15 0	1 18 1	2 2 2	2 3 3	2 4 5	2 5 8	2 7 0	2 8 5
Mutual Provid. Alliance ..	1 10 0	1 14 4	1 19 3	2 4 11	2 6 2	2 7 6	2 8 9	2 10 1	2 11 6
National (of Ireland)	1 8 0	1 12 3	1 16 1	2 1 4	2 2 6	2 3 9	2 5 0	2 6 5	2 7 9
National	1 11 6	1 15 3	1 19 0	2 3 6	2 4 7	2 5 8	2 6 9	2 8 0	2 9 3

Equity & Law.— Rates are granted at half years of age.*

36	37	38	39	40	45	50	55	60	TITLE.
<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	
9 7	2 11 2	2 12 10	2 14 6	2 16 4	3 7 5	4 2 0	5 1 8	6 8 8	Alliance.
13 1	2 14 8	2 16 3	2 17 11	2 19 7	3 9 7	4 2 0	4 17 10	..	Atlas.
9 11	2 11 4	2 12 11	2 14 6	2 16 3	3 6 4	3 19 7	4 17 5	6 2 6	British Empire Mutual.
13 11	2 15 7	2 17 4	2 19 2	3 1 1	3 12 4	4 7 3	5 7 9	6 16 3	British Equitable.
11 3	2 12 11	2 14 7	2 16 3	2 18 0	3 8 9	4 3 1	5 4 11	6 14 10	British Workman's
12 2	2 13 10	2 15 6	2 17 3	2 19 0	3 8 7	4 3 4	5 4 11	6 12 9	Briton, Medical & General.
10 7	2 12 2	2 13 11	2 15 9	2 17 8	3 8 11	4 3 6	5 2 11	6 8 4	Church of England.
10 4	2 12 0	2 13 6	2 15 2	2 16 10	3 6 9	4 0 2	5 0 0	6 4 4	City.
10 8	2 12 2	2 13 9	2 15 6	2 17 2	3 6 5	3 19 8	5 0 0	6 2 8	City of Glasgow.
9 6	2 11 0	2 12 6	2 14 3	2 15 9	3 4 9	3 17 9	4 17 9	6 4 6	Clerical, Med. & General.
10 11	2 12 5	2 13 11	2 15 6	2 17 2	3 6 0	3 18 9	4 18 0	6 4 4	Commercial Union
11 1	2 12 9	2 14 5	2 16 2	2 17 11	3 9 3	4 4 0	5 4 2	6 12 2	Crown.
13 4	2 14 11	2 16 7	2 18 4	3 0 2	3 11 3	4 6 1	5 5 8	6 12 1	Eagle.
10 4	2 12 0	2 13 6	2 15 2	2 16 10	3 6 9	4 0 2	5 0 0	6 4 4	Edinburgh.
13 4	2 14 11	2 16 6	2 18 3	3 0 1	3 10 9	4 5 2	5 6 4	6 14 10	Emperor.
10 6	2 12 2	2 13 10	2 15 6	2 17 3	3 6 6	3 19 10	5 0 0	6 4 0	English and Scottish Law.
10 3	2 11 9	2 13 4	2 15 1	2 17 0	3 7 9	4 1 9	5 0 11	6 6 11	Equity and Law.*
10 10	2 12 4	2 13 10	2 15 8	2 17 9	3 9 0	4 4 6	5 4 10	6 10 4	General.
12 5	2 14 0	2 15 10	2 17 9	2 19 9	3 11 5	4 7 0	5 7 10	6 16 0	Gresham.
10 9	2 12 3	2 13 10	2 15 6	2 17 3	3 7 11	4 2 0	5 1 0	6 7 2	Guardian.
9 7	2 11 5	2 13 2	2 15 0	2 17 0	3 8 9	4 4 4	5 4 11	6 7 4	Hand-in-Hand.
9 5	2 10 11	2 12 6	2 14 1	2 15 9	3 6 3	3 19 4	4 18 1	6 5 0	Imperial.
9 11	2 11 6	2 13 2	2 14 11	2 16 9	3 7 6	4 2 6	5 0 1	..	Lancashire.
11 11	2 13 5	2 15 1	2 16 9	2 18 6	3 9 2	4 3 1	5 1 9	6 7 2	Law.
12 5	2 14 0	2 15 9	2 17 6	2 19 5	3 10 5	4 4 11	5 4 9	6 12 6	Law Union.
11 6	2 13 0	2 14 7	2 16 3	2 18 0	3 8 2	4 3 0	5 3 1	6 10 4	Legal and General.
8 0	2 9 0	2 11 0	2 13 0	2 15 0	3 7 0	4 2 0	5 2 0	6 10 0	Life Asso. of Scotland.
9 11	2 11 4	2 12 11	2 14 6	2 16 3	3 6 4	3 19 8	4 17 5	6 1 6	Liver. & London & Globe.
10 7	2 12 2	2 13 9	2 15 5	2 17 2	3 6 5	3 19 8	5 0 0	6 7 5	London and Lancashire.
12 3	2 13 9	2 15 4	2 17 0	2 18 9	3 9 5	4 3 4	5 1 11	6 10 8	Lond. Assur. Corporation.
8 11	2 10 5	2 12 0	2 13 8	2 15 5	3 6 0	4 1 2	5 1 0	6 5 10	London Life Association.
11 9	2 13 4	2 15 0	2 16 9	2 18 6	3 7 11	4 1 6	5 1 9	6 8 6	Marine & General Mutual.
14 0	2 15 9	2 17 6	2 19 3	3 1 0	3 10 3	4 5 3	5 6 9	6 15 9	Masonic and General.
10 3	2 11 9	2 13 3	2 14 9	2 16 6	3 5 9	3 18 8	4 19 0	6 6 11	Metropolitan.
13 6	2 15 1	2 16 8	2 18 6	3 0 5	3 10 9	4 5 3	5 3 8	6 9 8	Midland Counties.
9 10	2 11 4	2 12 10	2 14 6	2 16 3	3 7 0	4 1 7	5 0 8	6 7 1	Mutual.
13 0	2 14 6	2 16 1	2 17 10	2 19 7	3 10 2	4 4 3	5 1 2	6 2 11	Mutual Provid. Alliance.
9 3	2 10 10	2 12 6	2 14 2	2 16 0	3 7 0	4 1 8	5 1 4	6 8 6	National (of Ireland).
10 7	2 11 11	2 13 5	2 14 11	2 16 7	3 6 2	3 19 3	4 17 2	6 0 1	National.

COMPARATIVE RATES—WITHOUT PROFITS.

TITLE.	15			20			25			30			31			32			33			34			35			
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
National Guardian.....	1	9	2	1	12	7	1	17	2	2	2	8	2	3	9	2	4	11	2	6	1	2	7	5	2	8	10	
New York	..	..	..	1	12	11	1	18	5	1	19	4	2	0	7	2	1	9	2	3	0	2	4	5	2	4	5	
North Brit. & Mercantile..	1	9	3	1	12	11	1	17	6	2	3	0	2	4	1	2	5	3	2	6	5	2	7	9	2	9	2	
Northern.....	1	8	8	1	12	11	1	16	11	2	2	3	2	3	5	2	4	8	2	6	0	2	7	5	2	8	10	
Norwich Union.....	1	10	7	1	14	4	1	18	6	2	3	8	2	4	11	2	6	2	2	7	5	2	8	9	2	10	1	
Patriotic	1	9	2	1	12	10	1	17	6	2	2	11	2	4	0	2	5	2	2	6	5	2	7	9	2	9	1	
Pelican	1	10	3	1	14	0	1	18	3	2	3	6	2	4	8	2	5	11	2	7	3	2	8	7	2	10	0	
Positive	*	1	11	8	1	16	2	2	0	8	2	6	3	2	7	9	2	9	0	2	10	7	2	12	2	2	13	8
„	†	1	8	6	1	13	0	1	17	5	2	2	11	2	4	2	2	5	7	2	6	11	2	8	4	2	9	10
Provident	1	10	10	1	14	10	1	18	6	2	2	9	2	3	7	2	4	8	2	5	7	2	6	9	2	8	0	
Provident Clerks	1	8	9	1	12	6	1	16	1	2	1	9	2	2	10	2	4	0	2	5	3	2	6	7	2	8	1	
Provincial	1	10	2	1	14	7	1	18	8	2	4	0	2	5	2	2	6	5	2	7	8	2	9	1	2	10	6	
Prudential (Ordinary)	..	..	..	1	14	1	1	18	11	2	4	7	2	5	9	2	6	11	2	8	2	2	9	7	2	11	0	
Queen	..	..	..	1	12	7	1	16	10	2	2	2	2	3	4	2	4	8	2	6	0	2	7	4	2	8	10	
Reliance	1	9	10	1	14	0	1	18	9	2	4	6	2	5	9	2	7	0	2	8	4	2	9	9	2	11	3	
Rock	1	14	9	1	17	1	2	0	10	2	5	5	2	6	5	2	7	5	2	8	6	2	9	8	2	10	10	
Royal	1	11	0	1	14	11	1	19	7	2	4	10	2	6	0	2	7	2	2	8	5	2	9	8	2	11	0	
Royal Exchange Assurance	1	9	5	1	13	6	1	18	3	2	3	8	2	4	11	2	6	1	2	7	4	2	8	7	2	10	0	
Royal Farmers'	1	12	0	1	14	11	1	18	11	2	4	1	2	5	3	2	6	6	2	7	10	2	9	3	2	10	8	
Sceptre*	..	..	..	1	16	4	1	18	9	2	1	9	2	2	9	2	3	10	2	4	9	2	6	0	2	7	2	
Scottish Amicable	..	..	..	1	14	11	1	17	11	2	2	7	2	3	8	2	4	10	2	6	0	2	7	3	2	8	6	
Scottish Equitable†	1	9	4	1	13	9	1	16	3	2	0	9	2	1	10	2	2	11	2	4	2	2	5	5	2	6	9	
Scottish Imperial	..	..	..	1	11	5	1	15	9	2	1	4	2	2	7	2	3	11	2	5	3	2	6	9	2	8	3	
Scottish Provincial	1	9	4	1	13	7	1	17	8	2	3	0	2	4	3	2	5	6	2	6	10	2	8	2	2	9	8	
Scottish Widows' Fund....	1	8	7	1	12	1	1	16	7	2	2	0	2	3	0	2	4	2	2	5	4	2	6	8	2	8	0	
Standard.....	1	9	2	1	12	10	1	17	6	2	2	11	2	4	0	2	5	2	2	6	5	2	7	9	2	9	1	
Star.....	1	11	8	1	15	1	2	0	1	2	5	10	2	7	0	2	8	3	2	9	7	2	10	10	2	12	6	
Sun	1	8	0	1	11	8	1	16	5	2	2	2	2	3	3	2	4	6	2	5	9	2	7	0	2	8	4	
Union	1	9	2	1	13	6	1	17	9	2	3	3	2	4	5	2	5	9	2	7	0	2	8	5	2	9	11	
United Kent	1	11	3	1	15	0	1	19	3	2	4	8	2	5	11	2	7	2	2	8	7	2	9	11	2	11	3	
U. K. Assurance Corpor.	1	11	2	1	15	0	2	0	0	2	5	10	2	7	2	2	8	6	2	9	10	2	11	2	2	12	8	
U. K. Temperance	1	9	11	1	13	7	1	18	4	2	3	11	2	5	0	2	6	3	2	7	6	2	8	10	2	10	0	
Universal	1	11	6	1	14	10	1	19	0	2	4	0	2	5	0	2	5	11	2	7	1	2	8	3	2	9	6	
University	1	5	4	1	9	8	1	13	5	1	17	11	1	18	10	1	19	9	2	0	9	2	1	10	2	3	0	
West of England	1	11	0	1	15	5	2	0	2	2	5	9	2	7	0	2	8	3	2	9	7	2	11	0	2	12	5	
West. Co. & Lon. Mutual	1	10	10	1	14	8	1	19	7	2	5	4	2	6	6	2	7	9	2	9	0	2	10	5	2	11	11	
Westminster and General..	1	10	11	1	14	7	1	19	7	2	5	4	2	6	5	2	7	8	2	8	11	2	10	4	2	11	10	
Whittington	..	..	..	1	12	8	1	17	6	2	3	2	2	4	4	2	5	6	2	6	8	2	8	0	2	9	6	
Yorkshire	1	10	3	1	14	0	1	18	10	2	4	1	2	5	3	2	6	5	2	7	8	2	9	0	2	10	6	
Post Office (Gov.) Life In.	..	..	..	1	16	2	2	0	10	2	6	7	2	7	10	2	9	3	2	10	8	2	12	2	2	13	8	

Positive.—*Investments at 3 per cent. Interest.

† Investments at 4 per cent. Interest.

36	37	38	39	40	45	50	55	60	TITLE.
<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	
10 4	2 11 10	2 13 6	2 15 2	2 16 11	3 6 1	3 19 5	4 19 8	6 6 11	National Guardian.
5 10	2 7 3	2 9 0	2 10 8	2 12 7	3 1 5	3 15 4	4 17 2	6 12 6	New York.
10 8	2 12 2	2 13 10	2 15 6	2 17 3	3 6 5	3 19 9	5 0 0	6 3 1	North Brit. & Mercantile.
10 4	2 12 0	2 13 7	2 15 5	2 17 3	3 8 6	4 3 5	5 3 7	6 11 3	Northern.
11 6	2 12 11	2 14 4	2 15 9	2 17 2	3 8 2	4 2 8	5 1 10	6 3 2	Norwich Union.
10 7	2 12 2	2 13 9	2 15 5	2 17 2	3 6 5	3 19 9	5 0 0	6 7 5	Patriotic.
11 6	2 13 1	2 14 9	2 16 6	2 18 3	3 9 4	4 3 9	5 3 3	6 10 0	Pelican.
15 4	2 17 0	2 18 9	3 0 6	3 2 6	3 14 1	4 9 6	5 10 5	6 19 9	Positive.*
11 5	2 13 1	2 15 0	2 16 11	2 18 10	3 10 5	4 6 0	5 6 4	6 14 6	„ †
9 1	2 10 3	2 11 6	2 13 10	2 14 5	3 2 5	3 17 0	4 12 4	6 7 4	Provident.
9 7	2 11 2	2 12 11	2 14 8	2 16 5	3 8 6	4 3 0	5 5 8	7 4 0	Provident Clerks.
12 0	2 13 7	2 15 2	2 16 11	2 18 9	3 9 7	4 3 10	5 2 10	6 8 7	Provincial.
12 6	2 14 2	2 15 10	2 17 7	2 19 4	3 8 11	4 2 9	5 3 9	6 12 3	Prudential (Ordinary).
10 5	2 12 1	2 13 10	2 15 8	2 17 7	3 9 3	4 2 0	5 2 4	6 13 2	Queen.
12 9	2 14 4	2 15 11	2 17 8	2 19 6	3 10 6	4 5 1	5 2 9	6 5 2	Reliance.
12 2	2 13 5	2 14 10	2 16 3	2 17 9	3 6 3	4 1 7	5 1 0	6 6 9	Rock.
12 4	2 13 9	2 15 3	2 16 10	2 18 6	3 8 5	4 1 7	5 1 4	6 9 0	Royal.
11 5	2 12 10	2 14 5	2 16 0	2 17 9	3 8 0	4 1 8	4 19 10	6 2 3	Royal Exchange Assur.
12 1	2 13 7	2 15 2	2 16 11	2 18 10	3 9 7	4 4 5	5 4 8	6 11 2	Royal Farmers'.
8 6	2 10 0	2 11 10	2 13 9	2 15 8	3 6 9	4 2 9	5 2 3	6 10 10	Sceptre.*
9 11	2 11 4	2 13 0	2 14 5	2 16 0	3 5 6	3 19 4	4 18 0	6 1 10	Scottish Amicable.
8 2	2 9 8	2 11 4	2 13 0	2 14 10	3 5 5	3 19 3	4 18 1	6 3 10	Scottish Equitable.†
9 10	2 11 6	2 13 3	2 15 1	2 17 0	3 8 6	4 3 7	5 3 11	6 11 9	Scottish Imperial.
11 2	2 12 9	2 14 5	2 16 2	2 18 0	3 9 2	4 3 10	5 3 8	6 10 9	Scottish Provincial.
9 5	2 11 0	2 12 7	2 14 2	2 15 11	3 4 11	3 17 11	4 17 9	6 4 6	Scottish Widows' Fund.
10 7	2 12 2	2 13 9	2 15 5	2 17 2	3 6 5	3 19 8	5 0 0	6 2 8	Standard.
14 0	2 15 8	2 17 5	2 19 3	3 1 0	3 10 3	4 5 2	5 6 10	6 15 10	Star.
9 9	2 11 3	2 12 10	2 14 6	2 16 2	3 5 1	3 18 1	4 18 6	6 6 1	Sun.
11 5	2 13 0	2 14 8	2 16 5	2 18 3	3 9 3	4 3 8	5 4 0	6 11 9	Union.
12 7	2 14 0	2 15 7	2 17 4	2 19 3	3 10 11	4 5 5	5 4 6	6 11 6	United Kent.
14 4	2 15 10	2 17 8	2 19 6	3 1 6	3 13 4	4 8 6	5 9 0	7 0 0	U. K. Assurance Corpor.
11 9	2 13 4	2 15 0	2 16 8	2 18 5	3 7 11	4 1 6	5 2 4	6 10 3	U. K. Temperance.
10 10	2 12 3	2 13 8	2 15 2	2 16 9	3 5 0	3 17 0	4 15 3	5 19 11	Universal.
4 3	2 5 6	2 6 10	2 8 4	2 9 10	3 0 6	3 13 0	4 7 6	5 10 3	University.
14 0	2 15 7	2 17 2	2 18 10	3 0 6	3 10 8	4 3 6	5 0 0	6 1 10	West of England.
13 5	2 15 1	2 16 9	2 18 7	3 0 5	3 10 1	4 4 2	5 5 8	6 14 7	West. Co. & Lon. Mutual.
13 5	2 15 0	2 16 9	2 18 6	3 0 4	3 10 0	4 4 0	5 5 6	6 14 2	Westminster and General.
11 0	2 12 8	2 14 6	2 16 4	2 18 0	3 7 8	4 1 10	5 4 0	6 14 2	Whittington.
11 6	2 13 0	2 14 9	2 16 6	2 18 3	3 7 7	4 0 5	5 0 11	6 7 4	Yorkshire.
15 4	2 17 1	2 18 10	3 0 9	3 2 9	3 14 5	4 9 10	5 10 0	6 17 8	Post Office (Gov.) Life In.

Sceptre.—*Entitled to share in Profits on the insured attaining the expectancy of life.
Scottish Equitable.—†Rates are granted at half years of age.

COMPARATIVE RATES FO

TABLE showing the Comparative Amount of Annuity granted by the various Offices specifying the Rate per cent. on MALE and FEMALE Lives Interest being assumed as

As Insurance Companies have the means of safely investing at a higher rate of interest than can and, to those about to purchase, a study of the Comparative Table of Rates will consequently be found useful range of age. The completed age—in other words, the age *last* birthday—is that to which the Annuity

ANNUITY PAYABLE HALF-YEARLY

AGE LAST

Founded.	TITLE.	M-Male. F-Female.	50	51	52	53	54	55	56	57	58	59	60
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1847	B. E. Mut. } (Yearly)*		7 1 8	7 5 2	7 9 1	7 13 2	7 17 6	8 2 3	8 7 4	8 12 11	8 18 10	9 4 10	9 10 10
1854	Brtn. Med. & Genl. {	M	7 18 1	8 1 2	8 4 4	8 7 9	8 11 3	8 14 11	8 18 10	9 3 3	9 7 11	9 12 9	9 17 17
		F	6 17 6	6 19 3	7 1 3	7 3 7	7 6 3	7 9 17	7 12 7	7 16 5	8 0 5	8 8 8	8 13 8
1833	Caledonian {	M	7 10 8	7 14 0	7 18 2	8 0 0	8 5 11	8 10 0	8 14 0	8 18 8	9 3 4	9 8 8	9 13 7
		F	6 11 8	6 14 7	6 17 0	7 0 0	7 3 1	7 6 2	7 9 10	7 13 9	7 17 11	8 2 2	8 7 7
1838	City of Glasgow {	M	7 8 9	7 12 3	7 16 0	8 0 0	8 4 8	8 9 0	8 14 0	8 19 5	9 5 2	9 11 1	9 16 1
		F	6 14 11	6 17 6	6 19 8	7 2 0	7 4 7	7 7 5	7 10 6	7 13 11	7 17 9	8 2 2	8 6 6
1861	Commer. Union ... {	M	7 5 6	7 9 2	7 12 10	7 16 10	8 0 8	8 4 8	8 9 0	8 13 4	8 17 10	9 2 10	9 8 8
		F	6 12 0	6 15 6	6 19 0	7 2 6	7 6 0	7 9 6	7 13 3	7 17 2	8 1 2	8 5 8	8 10 10
1823	Edinburgh {	M	7 10 6	7 14 2	7 17 10	8 1 10	8 5 10	8 9 10	8 14 2	8 18 6	9 3 2	9 8 0	9 13 7
		F	6 11 8	6 14 2	6 16 10	6 19 10	7 3 0	7 6 4	7 9 10	7 13 8	7 17 8	8 2 0	8 6 6
1854	Emperor (Yearly)*		7 14 9	7 18 0	8 1 6	8 5 3	8 9 3	8 13 7	8 18 1	9 2 10	9 7 10	9 13 3	9 19 9
1839	English & Scot. Law* {	M	7 10 6	7 14 2	7 18 0	8 1 10	8 5 10	8 9 10	8 14 2	8 18 6	9 3 2	9 8 0	9 13 7
		F	6 12 0	6 15 6	6 19 0	7 2 6	7 6 0	7 9 6	7 13 3	7 17 2	8 1 2	8 5 8	8 10 10
1844	Equity & Law..... {	M	7 6 2	7 10 8	7 14 10	7 18 10	7 22 0	8 3 4	8 7 9	8 12 3	8 16 10	9 2 8	9 6 10
		F	6 11 8	6 14 2	6 16 10	6 19 10	7 2 0	7 6 4	7 9 10	7 13 8	7 17 8	8 2 0	8 6 6
1832	Frs.' Prov. (Yearly)*		6 17 8	7 0 5	7 3 4	7 6 6	7 9 9	7 13 2	7 16 11	8 0 10	8 5 0	8 9 6	8 14 4
1848	Gresham* (Yearly)†		7 19 7	7 8 3	8 6 10	8 10 7	8 14 10	8 19 0	9 3 7	9 8 10	9 14 0	9 19 7	10 6 6
1836	Hand-in-Hand ... {	M	7 7 6	7 11 0	7 14 8	7 18 6	8 2 6	8 6 8	8 10 10	8 15 10	8 19 0	9 4 8	9 10 10
		F	6 8 8	6 11 2	6 13 10	6 16 10	7 0 7	7 3 4	7 6 10	7 10 10	7 14 8	7 18 10	8 3 3
1838	Life Ass. of Scotland* {	M	7 8 8	7 11 10	7 15 10	7 18 10	8 2 6	8 6 10	8 10 10	8 14 8	8 18 8	9 3 4	9 8 8
		F	6 15 2	6 16 10	6 19 2	7 2 4	7 5 8	7 9 0	7 12 6	7 16 2	8 0 2	8 4 4	8 8 10
1836	Liv. & Lon. & Globe {	M	7 4 0	7 7 0	7 10 0	7 13 10	7 18 0	8 1 10	8 6 10	8 11 0	8 15 10	9 1 8	9 7 7
		F	6 19 8	7 2 6	7 5 8	7 8 10	7 12 6	7 16 4	7 18 10	8 2 4	8 6 10	8 11 8	8 16 10
1721	Lond. Ass. Corpor. {	M	6 11 6	6 14 4	6 17 4	6 20 4	6 23 4	6 27 4	6 31 4	6 35 4	6 39 4	6 43 4	6 47 4
		F	6 2 0	6 4 8	6 7 6	6 10 4	6 13 2	6 16 0	6 19 0	6 22 0	6 25 0	6 28 0	6 31 0
1881	Lond. Edin. & Glasgow {	M	..	7 19 6	8 3 0	8 6 8	8 10 6	8 14 4	8 18 2	8 22 0	8 25 8	8 29 6	9 0 4
		F	..	7 6 10	7 9 8	8 12 6	8 16 4	8 20 2	8 24 0	8 28 0	8 32 0	8 36 0	8 40 0
1853	National Provident {	M	6 15 4	6 18 8	6 22 0	6 25 4	6 28 8	6 32 2	6 35 6	6 39 0	6 42 4	6 45 8	6 49 2
		F	6 5 8	6 8 16	6 10 10	6 13 10	6 16 10	6 19 10	6 22 10	6 25 10	6 28 10	6 31 10	6 34 10

* Payable also Half Gresham.—† Completed age

IMMEDIATE ANNUITIES.

undermentioned, for each £100 of Purchase Money; stating how Payable; and together with, by way of comparison, the Government Rate,

THREE-AND-A-QUARTER per cent.

obtained from Government, they are able proportionately to offer more advantageous terms to Annuitants the ages quoted are from *fifty* to *seventy* years, inclusive, Annuities being usually purchased within that every case applies.

UNLESS OTHERWISE EXPRESSED.

BIRTHDAY.

61	62	63	64	65	66	67	68	69	70	M-Male. F-Female.	TITLE.	Class. M-Mutual. P-Propy.
s. d. £	s. d. £	s. d. £	s. d. £	s. d. £	s. d. £	s. d. £	s. d. £	s. d. £	s. d. £			
9 16 4	10 2 2	10 8 6	10 15 6	11 3 2	11 11 8	12 1 4	12 12 0	13 4 2	13 17 10		{ Br. Emp. Mutual	M
0 2 3	10 7 11	10 14 2	11 1 2	11 8 10	11 17 2	12 6 5	12 16 8	13 7 11	14 0 5	M	{ Bn. Med. & Genl.	P
8 13 11	8 19 6	9 5 5	9 11 11	9 18 11	10 6 3	10 14 1	11 2 6	11 11 7	12 1 1	F		
9 16 7	10 2 10	10 9 8	10 17 1	11 5 0	11 13 6	12 2 0	12 11 2	13 0 10	13 11 2	M	{ Caledon.	P
8 10 4	8 15 7	9 1 3	9 7 4	9 13 10	10 0 10	10 8 5	10 16 6	11 5 4	11 14 11	F		
0 1 3	10 6 0	10 13 10	11 0 5	11 9 7	11 15 7	12 2 5	12 9 2	12 16 1	13 7 5	M	{ City of Glasgow	P
8 11 0	8 16 0	9 3 0	9 9 4	9 14 10	10 1 0	10 7 4	10 14 0	11 3 9	11 14 7	F		
9 13 10	10 0 4	10 7 4	10 15 0	11 3 4	11 12 2	12 1 2	12 10 6	13 0 8	13 11 4	M	{ Commer. Union	P
8 16 0	9 1 10	9 7 10	9 14 6	10 1 8	10 9 4	10 17 8	11 6 6	11 16 0	12 6 4	F		
9 19 2	10 5 8	10 12 10	11 0 8	11 8 10	11 15 6	12 2 0	12 8 10	12 16 4	..	M	{ Edinbro'	P
8 11 10	8 17 4	9 3 2	9 9 8	9 16 6	10 1 10	10 7 6	10 13 8	11 0 6	..	F		
0 5 0	10 11 4	10 18 3	11 5 7	11 13 5	12 1 11	12 11 1	13 1 0	13 11 8	14 3 2	M	{ Emperor	P
9 19 2	10 5 6	10 12 6	11 0 2	11 8 6	11 16 10	12 5 2	12 14 0	13 2 10	13 12 0	M	{ Eng. &	
8 12 0	8 17 6	9 3 6	9 10 0	9 17 0	10 4 0	10 11 0	10 18 8	11 7 0	11 16 0	F	{ Sgt. Law	P
9 17 2	10 3 6	10 10 0	10 17 0	11 4 4	11 12 2	12 0 4	12 9 8	13 0 0	13 11 4	M	{ Equity & Law...	P
8 11 10	8 17 4	9 3 2	9 7 8	9 12 4	9 17 6	10 3 2	10 9 2	10 15 6	11 2 4	F		
8 19 5	9 4 11	9 10 9	9 17 1	10 3 11	10 11 2	10 19 0	11 7 3	11 16 3	12 5 10		{ Friends' Provid.	M
0 13 0	10 16 10	11 0 10	11 4 10	11 9 0	11 13 7	11 18 2	12 3 5	12 8 10	12 14 2		Gresham	P
9 15 10	10 2 2	10 9 6	10 17 0	11 5 4	11 14 2	12 3 0	12 12 8	13 2 8	13 13 6		{ Hand-in-Hand	M
8 8 8	8 14 2	9 0 0	9 6 4	9 13 2	10 0 4	10 8 2	10 16 8	11 5 10	11 15 10			
9 13 10	9 19 8	10 6 0	10 12 10	11 0 8	11 8 4	11 17 2	12 6 10	12 17 4	13 8 8	M	{ Life Ass. of Scot.	P
8 12 2	8 17 4	9 3 0	9 9 0	9 15 8	10 2 10	10 10 10	10 19 4	11 8 8	11 18 8	F		
9 13 0	9 19 10	10 6 6	10 14 0	11 2 0	11 10 8	12 0 0	12 10 0	13 0 8	13 12 4	M	{ Liv. Lon. & Globe	P
9 2 6	9 8 10	9 15 2	10 2 0	10 9 8	10 17 8	11 6 2	11 15 4	12 5 4	12 16 2	F		
8 16 8	9 3 0	9 10 0	9 17 6	10 5 8	10 14 2	11 3 2	11 12 6	12 2 2	12 12 2	M	{ Lon. Ass. Corpor.	P
8 0 8	8 6 6	8 12 8	8 19 4	9 6 8	9 14 8	10 3 2	10 12 4	11 2 4	11 8 0	F		
0 6 6	10 13 6	11 1 0	11 9 2	11 18 0	12 7 2	12 17 0	13 7 4	13 18 2	14 9 8	M	{ Lon. Ed. & Glas.	
9 8 6	9 14 8	10 1 4	10 8 6	10 16 0	11 4 2	11 13 0	12 2 4	12 12 4	13 3 0	F		
8 15 6	9 0 9	9 6 4	9 12 5	9 18 10	10 5 9	10 13 2	11 1 0	11 9 6	11 18 6	M	{ National Prov....	M
8 4 9	8 9 11	8 15 4	9 1 0	9 7 1	9 13 7	10 0 6	10 7 11	10 15 11	11 4 7	F		

yearly or Quarterly.
calculated also by half years.

COMPARATIVE RATES FOR

Founded.	TITLE.	M-Male. F-Female.	50	51	52	53	54	55	56	57	58	59	60
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1823	North Brit. & Mer.*	M	7 10 6	7 14 2	7 18 0	8 1 10	8 5 10	8 10 0	8 14 2	8 18 8	9 3 2	9 8 2	9 13 6
		F	6 11 8	6 14 4	6 17 0	6 19 10	7 3 0	7 6 4	7 10 0	7 13 8	7 17 10	8 2 2	8 6 10
1836	Northern*	M	7 0 8	7 3 8	7 6 9	7 10 0	7 13 4	7 16 11	8 0 9	8 4 10	8 9 3	8 14 0	8 19 3
		F	6 10 0	6 12 5	6 15 0	6 17 9	7 0 8	7 3 11	7 7 4	7 11 0	7 15 0	7 19 4	8 4 0
1853	Protector (Yearly)*		8 3 5	8 6 1	8 9 1	8 12 6	8 16 2	9 0 4	9 4 10	9 9 8	9 15 0	10 0 9	10 7 0
1853	Provincial ...		7 0 2	7 3 3	7 6 6	7 9 10	7 13 3	7 16 11	8 0 10	8 4 11	8 9 3	8 13 10	8 18 8
1840	Provident Clerks ...		7 7 10	7 11 0	7 14 3	7 17 6	8 0 11	8 4 8	8 8 6	8 12 7	8 16 11	9 1 6	9 6 4
1848	Prudential (Yearly)		7 15 5	7 19 2	8 3 2	8 7 5	8 12 0	8 17 0	9 2 5	9 8 3	9 14 5	10 0 9	10 7 0
1856	Queen (Yearly)	M	7 8 8	7 12 0	7 15 5	7 19 0	8 2 7	8 6 8	8 10 10	8 15 0	8 19 6	9 4 4	9 9 4
		F	7 0 8	7 3 6	7 6 6	7 9 9	7 12 8	7 16 0	7 19 5	8 2 11	8 6 10	8 10 8	8 15 1
1840	Reliance (Yearly)*	M	7 5 7	7 8 9	7 12 0	7 15 4	7 18 9	8 2 7	8 6 4	8 10 6	8 14 11	8 19 11	9 4 5
		F	6 16 11	7 0 0	7 3 0	7 6 1	7 9 4	7 12 10	7 16 6	8 0 4	8 4 6	8 8 10	8 13 6
1845	Royal (Yearly)*	M	7 0 2	7 3 3	7 6 6	7 9 10	7 13 3	7 16 11	8 0 10	8 4 11	8 9 3	8 13 10	8 18 9
		F	6 12 9	6 15 7	6 18 7	7 1 1	7 4 10	7 8 2	7 11 7	7 15 1	7 18 10	8 2 10	8 7 0
1720	Royal Exchange		6 6 3	6 9 1	6 12 0	6 15 5	6 18 0	7 1 3	7 4 9	7 8 4	7 12 4	7 16 5	8 0 8
1865	Scottish Imperial	M	7 4 10	7 7 8	7 10 8	7 13 10	7 17 3	8 0 11	8 4 10	8 9 1	8 13 8	8 18 6	9 3 9
		F	6 18 1	7 0 8	7 3 3	7 6 6	7 10 1	7 13 8	7 17 4	8 1 4	8 5 8	8 10 2	8 15 1
1881	Scottish Life	M	7 11 0	7 14 2	7 18 3	8 2 0	8 6 0	8 9 10	8 14 3	8 18 9	9 3 6	9 8 8	9 14 2
		F	6 15 4	6 17 10	7 0 7	7 3 6	7 6 8	7 10 1	7 13 9	7 17 7	7 21 1	7 25 6	8 0 11
1876	Scot. Metro- politan	M	7 10 10	7 14 5	7 18 0	8 1 8	8 5 6	8 9 4	8 13 8	8 17 7	9 2 0	9 6 8	9 11 8
		F	6 12 9	6 15 2	6 17 9	7 0 6	7 3 3	7 6 6	7 10 1	7 13 8	7 17 6	8 1 1	8 6 1
1837	Scottish Provident	M	7 10 10	7 14 5	7 18 0	8 1 8	8 5 6	8 9 4	8 13 8	8 17 7	9 2 0	9 6 8	9 11 8
		F	6 12 9	6 15 2	6 17 9	7 0 6	7 3 3	7 6 6	7 10 1	7 13 8	7 17 6	8 1 1	8 6 1
1825	Scottish Provincial	M	7 13 10	7 15 5	7 17 0	8 0 7	8 4 6	8 8 3	8 12 8	8 16 7	9 0 10	9 5 5	9 10 6
		F	6 14 10	6 17 7	6 19 0	7 2 3	7 6 3	7 9 4	7 13 10	7 17 12	8 1 16	8 6 4	8 11 11
1825	Standard (Yearly)*	M	7 13 3	7 16 11	8 0 8	8 4 6	8 8 5	8 12 8	8 16 9	9 1 1	9 5 2	9 10 4	9 15 11
		F	6 14 6	6 17 0	6 19 9	7 2 6	7 6 5	7 9 11	7 13 12	7 17 16	8 1 28	8 6 4	8 11 2
1843	Star	M	7 3 9	7 7 1	7 10 6	7 14 2	7 18 0	8 2 1	8 6 4	8 10 9	8 15 8	9 0 0	9 5 5
		F	6 14 4	6 17 16	6 19 11	7 2 11	7 6 1	7 9 9	7 13 13	7 17 16	8 1 18	8 6 5	8 11 11
1836	Westmin. & Genl.		6 19 0	7 2 2	7 5 4	7 8 8	7 12 6	7 16 6	8 0 10	8 5 7	8 10 7	8 15 9	9 0 9
1855	Whittington*		7 17 4	8 1 0	8 5 0	8 9 0	8 13 6	8 18 0	9 3 2	9 8 6	9 14 2	10 0 4	10 7 0
1824	Yorkshire	M	7 1 2	7 4 7	7 7 6	7 11 0	7 14 4	7 18 0	8 1 10	8 5 10	8 10 4	8 15 0	9 0 0
		F	6 8 0	6 10 8	6 13 6	6 16 4	6 19 2	7 2 0	7 5 0	7 9 3	7 12 6	7 17 6	8 2 6
	Government Annuities†	M	6 15 3	6 18 8	7 2 2	7 5 5	7 9 9	7 13 13	7 17 18	8 1 2	8 5 5	8 9 11	8 14 10
		F	5 18 0	6 0 4	6 2 10	6 5 5	6 8 8	6 11 11	6 14 10	6 18 4	7 2 1	7 6 1	7 10 5

† The purchase-money for Government Annuities is regulated by the average price of 3 per

* Payable also

IMMEDIATE ANNUITIES—continued.

61	62	63	64	65	66	67	68	69	70	M-Male F-Female	TITLE.	Class. M-Mutual P-Propy.
s. d. 9 19 4 8 11 10	£ s. d. 10 5 10 8 17 4	£ s. d. 10 13 0 9 3 4	£ s. d. 11 0 8 9 9 8	£ s. d. 11 9 0 9 16 6	£ s. d. 11 15 6 10 2 10	£ s. d. 12 2 0 10 9 6	£ s. d. 12 9 0 10 16 10	£ s. d. 12 16 4 11 4 10	£ s. d. 13 4 2 11 13 6	M F	Nth. Brit. & Mer.	P
9 4 11 8 9 1	9 11 0 8 14 6	9 17 7 9 0 4	10 4 8 9 6 7	10 12 2 9 13 3	11 0 2 10 0 4	11 8 8 10 7 11	11 17 7 10 16 0	12 7 0 11 4 8	12 16 11 11 13 11	M F	Northern	P
0 12 0	10 17 5	11 3 3	11 9 6	11 16 4	12 3 3	12 10 10	12 19 2	13 8 4	13 18 7	..	Protector	P
9 4 0	9 9 9	9 15 11	10 2 6	10 9 7	10 17 3	11 5 5	11 14 3	12 3 9	12 14 0	..	Provin.	M
9 11 8	9 17 5	10 3 7	10 10 3	10 17 4	11 4 11	11 13 2	12 2 0	12 11 6	13 1 10	..	Provid. Clerks	P
0 12 10	10 18 11	11 5 5	11 12 9	12 0 9	12 9 8	12 19 9	13 11 0	14 3 9	14 18 1	..	Pruden.	P
9 15 0 8 19 6	10 0 10 9 4 0	10 7 2 9 9 2	10 14 0 9 14 8	11 1 6 10 0 9	11 7 6 10 5 10	11 14 0 10 11 0	12 0 8 10 16 11	12 7 10 11 3 4	12 16 8 11 10 6	M F	Queen ...	P
9 9 9 8 18 6	9 15 7 9 4 2	10 1 10 9 10 0	10 8 7 9 16 3	10 15 10 10 3 0	10 10 3 10 10 5	11 12 0 10 18 4	12 1 1 11 6 10	12 10 11 11 16 1	13 1 6 12 6 0	M F	Reliance	M
9 4 0 8 11 6	9 9 9 8 16 3	9 15 11 9 1 4	10 2 6 9 6 10	10 9 4 9 12 7	10 16 5 9 18 6	11 3 9 10 4 7	11 11 6 10 11 1	11 19 10 10 18 0	12 8 9 11 5 5	M F	Royal ...	P
8 5 4	8 10 6	8 15 11	9 1 10	9 8 2	9 14 9	10 2 0	10 9 11	10 18 4	11 7 3	..	Royal Exch....	P
9 9 5 9 0 4	9 15 6 9 5 11	10 2 0 9 11 11	10 9 0 9 18 5	10 16 5 10 5 4	11 4 6 10 12 9	11 13 1 11 0 8	12 2 4 11 9 2	12 12 2 11 18 3	13 2 8 12 8 0	M F	Scottish Imperial	P
0 0 6 8 15 3	10 6 4 9 1 1	10 13 8 9 7 3	11 0 11 9 14 0	11 8 9 10 1 0	11 16 7 10 7 8	12 4 8 10 14 9	12 12 2 11 2 3	13 1 3 11 10 5	13 11 0 11 19 1	M F	Scottish Life.	P
9 17 4 8 11 0	10 3 6 8 16 3	10 10 5 9 1 11	10 17 9 9 8 0	11 5 8 9 14 6	11 14 3 10 1 6	12 2 9 11 0 9	12 11 11 10 17 3	13 1 13 11 6 8	13 11 18 11 15 1	M F	Scottish Metrop.	P
9 17 4 8 11 0	10 3 6 8 16 3	10 10 5 9 1 11	10 17 9 9 8 0	11 5 8 9 14 6	11 14 3 10 1 6	12 2 9 11 0 9	12 11 11 10 17 3	13 1 13 11 6 8	13 11 18 11 15 1	M F	Scottish Provid	M
9 16 1 8 9 11	10 2 3 8 15 2	10 9 2 9 0 9	10 16 6 9 6 7	11 4 5 9 13 4	11 12 10 10 0 4	12 1 5 10 7 11	12 10 6 10 15 10	13 0 3 11 4 9	13 10 5 11 14 3	M F	Scottish Provin.	P
0 1 10 8 14 3	10 8 5 8 19 9	10 15 8 9 5 8	11 3 5 9 12 1	11 11 10 9 18 11	.. ..	.. ..	.. ..	.. ..	.. ..	.. ..	Standard	P
9 10 10 8 14 10	9 16 7 9 0 1	10 2 11 9 5 11	10 9 8 9 12 0	10 17 2 9 18 6	11 4 4 10 5 1	11 12 0 10 12 3	12 0 8 10 19 7	12 10 0 11 7 5	13 0 1 11 15 8	.. ..	Star	P
9 5 4	9 10 2	9 15 5	10 1 3	10 7 8	10 14 11	11 3 0	11 12 2	12 2 6	12 14 2	..	Westm.& General	P
0 13 8	11 0 4	11 7 0	11 13 8	12 0 10	12 7 10	12 15 6	13 4 4	13 14 2	14 4 6	..	Whitting'tn	P
9 5 6 8 8 0	9 11 6 8 13 6	9 17 6 8 19 6	10 4 0 9 5 6	10 11 0 9 12 0	10 18 6 9 19 0	11 7 0 10 6 6	11 16 0 10 14 6	12 5 3	12 15 0 11 12 0	M F	Yorksh.	P
9 0 3 7 15 1	9 6 3 8 0 2	9 12 11 8 5 7	10 0 0 8 11 6	10 7 8 8 17 9	10 15 10 9 4 6	11 4 1 9 11 9	11 12 11 9 19 7	12 2 4 10 8 1	12 12 3 10 17 4	M F	Govern. Ann.†	P

Half-Yearly.
cent. Stock. The above Rates assume the rate of Interest as yielding £3. 5s. per cent.

BRITISH WORKMAN'S

ASSURANCE COMPANY, LIMITED.

CHIEF OFFICES:

BROAD STREET CORNER, BIRMINGHAM.

ESTABLISHED 1866.

ASSURANCES of every description granted upon the most liberal and attractive features.

The Company embraces all Classes and all Ages of Healthy People, from BIRTH TO 85 YEARS OF AGE.

No honest, just claim is ever disputed, but is met promptly.

A COMPLETE VALUATION of the POLICIES in FORCE, April 30th, 1882,

Shows that the Value of the Premiums receivable was...	£1,266,755	2	0
Assurance Fund at that Date	28,282	6	8
Total	£1,295,037	8	8
Value of Sums assured under Policies	£775,844	10	0
Amount Reserved for Future Expenses and Bonuses	514,954	9	11
Surplus	£1,238	8	9

EXAMPLE.

SUM ASSURED.	PREMIUM PAID IN.	BONUS ADDED.
£	£ s. d.	£ s. d.
500	124 19 7	39 4 0
400	62 8 4	22 4 0
300	46 17 6	18 2 0
200	29 0 8	13 0 0
100	7 5 8	4 0 0
50	9 13 6	3 6 0
25	4 13 0	1 8 0

H. PORT, *Managing Director.*
D. A. BECKETT, *Secretary.*

CLERICAL, MEDICAL & GENERAL

LIFE ASSURANCE SOCIETY,

13, ST. JAMES'S SQUARE, LONDON, S.W.

CITY BRANCH—MANSION HOUSE BUILDINGS, E.C.

Directors.

Chairman—Right Hon. Sir JOHN ROBERT MOWBRAY, Bart., M.P., D.C.L., Mortimer, Reading.

Deputy-Chairman—Sir WILLIAM BOWMAN, Bart., LL.D., F.R.S., 5 Clifford Street.

LIONEL S. BEALE, M.B., F.R.S., 61, Grosvenor Street.

JOHN COLES, Esq., 39, Throgmorton Street.

WILFRED JOSEPH CRIPPS, Esq., Cirencester.

CHARLES MARCH DEANE, Esq., Winchester.

Ven. FREDERIC WM. FARRAR, D.D., F.R.S. Archdeacon of Westminster.

ARTHUR FARRE, M.D., F.R.S., 18, Albert Mansions, Victoria Street.

Sir PRESCOTT G. HEWETT, Bart., F.R.S., Chestnut Lodge, Horsham.

Professor HUMPHRY, M.D., F.R.S., Cambridge.

Sir WILLIAM JENNER, Bart., K.C.B., M.D., F.R.S., 63, Brook Street.

Rev. JOHN EDWD. KEMPE, M.A., St. James's Rectory, Piccadilly.

The Viscount MIDDLETON, Peper Harow, Godalming.

Sir JAMES PAGET, Bart., D.C.L., F.R.S., 1, Harewood Place, Hanover Square.

GEORGE H. PINCKARD, Esq., Combe Court, Godalming.

RICHD. DOUGLAS POWELL, M.D., 62, Wimpole St.

WM. OVEREND PRIESTLEY, M.D., 17, Hertford Street, Mayfair.

Auditors.

Chosen by the Assured.

JOHN ASTLEY BLOXAM, Esq., F.R.C.S., 8, George Street, Hanover Square.

ROBERT RUTHVEN PYM, Esq., 59, Strand.

Chosen by the Proprietors.

ALFRED OCTAVIUS KIRBY, Esq., 1, Old Palace Yard, Westminster.

Rev. RICHD. WHITTINGTON, M.A., Rector of St. Peter's, Cornhill.

Actuary and Secretary.

BENJAMIN NEWBATT, Esq.

FINANCIAL POSITION ON THE 30TH JUNE, 1883.

The Annual Income for the Year then ending, was	...	...	£296,226
The Assurance Fund at that date was	...	...	2,451,102
The New Policies in the Year were 512 in number, assuring	...	...	357,374
The New Annual Premiums thereon amounted to	...	...	11,726
The Bonus added to Policies at the Division in January, 1882, was	...	...	406,755
The Total Claims by Death paid to date, amounted to	...	...	4,666,835
The Subsisting Assurances and Bonuses were	...	...	6,648,995

DISTINCTIVE FEATURES.

Credit of half the first five Annual Premiums allowed on whole term Policies on healthy Lives not over 60 years of age.

Endowment Assurances granted, without Profits, payable at death, or on attaining a specified age.

Invalid Lives assured at rates proportioned to the risk.

Non-Forfeitable Policies granted, the Premiums being all paid during a limited number of years.

Immediate Settlement of Claims.—Claims paid immediately on proof of death and title.

Non-Profit Premiums lately reduced.

New and Liberal Conditions of Assurance (*see* New Prospectus).

BONUS.

The Profits are divided quinquennially, and Policies participate in proportion to the number and amount of Premiums paid on them during the Quinquennium.

The Reversionary Bonus allotted to the Assured at the Division in January, 1882 (amounted to £406,755), averaged 54 per Cent., and the Cash Bonus 32 per Cent., on the Premiums paid in the five years.

The next Division of Profits will take place in January, 1887, and persons who effect new Policies before the end of June next, will be entitled at that Division to one year's additional share of Profits.

The New Prospectus, Bonus and Annual Reports, the Returns made to the Board of Trade, Forms of Proposal, and every information, can be obtained at either of the Society's Offices, or from any of its Agents.

B. NEWBATT, Actuary and Secretary.

ATLAS ASSURANCE COMPANY,

FIRE * LIFE * ACCIDENT.

92, CHEAPSIDE, LONDON.

ESTABLISHED 1808,

AND EMPOWERED BY ACT OF PARLIAMENT OF THE 54th GEO. III. CAP.

CAPITAL, £1,200,000.

Directors.

Chairman—Sir WILLIAM J. W. BAYNES, Bart.

Deputy-Chairman—CHARLES ANDREW PRESCOTT, Esq.

THOMAS CHAPMAN, Esq., F.R.S.

JAMES PATTISON CURRIE, Esq.

WILLIAM COTTON CURTIS, Esq.

BENJAMIN BUCK GREENE, Esq.

FREDERICK GREENE, Esq.

JOHN OLIVER HANSON, Esq.

Admiral Sir A. L. MONTGOMERY, Bart.

EUGENE FREDERICK NOEL, Esq.

RICHARD BLANEY WADE, Esq.

PHILIP AINSLIE WALKER, Esq.

Auditors—Sir THOMAS DOUGLAS FORSYTH, K.C.S.I., C.B., and EDWIN WATERHOUSE, Esq.

Secretary—RICHARD RAY, Esq.

Actuary—WILLIAM HENRY TYNDALL, Esq.

Solicitors—Messrs. G. F. HUDSON, MATTHEWS & Co.

Medical Officer—BUXTON SHILLITOE, Esq., F.R.C.S.

Bankers—Messrs. PRESCOTT, CAVE, BUXTON, LODER & Co.

This Office has been established more than 75 years, and its present magnitude and prosperity prove the soundness of the principle on which it has been conducted.

LIFE DEPARTMENT.

The Accumulated Life Fund is over £1,500,000.

Large Bonuses have been declared and paid as additions to the amounts assured.

Premiums on Policies have been extinguished through the application of Bonus.

Persons assuring have the option of **Participating Rates of Premium, and Non-Participating Rates.**

Policies made payable during life.

Unlimited Foreign Residence under favourable conditions.

Advances are made on Policies to the extent of their surrender value.

Persons desiring to surrender their Assurances may receive their value in money, or, in lieu thereof, a new Policy for a reduced amount **without further payment of Premium.**

Claims paid promptly on Proof of Death and Title.

The Directors are ready to receive proposals for Assurances on any contingency involving payment of a sum at death.

ACCIDENT DEPARTMENT.

This Company assures against Accident whether fatal or occasioning disablement.

The Premiums for such Assurances are very moderate; the Compensation in the result of Accident is great.

FIRE DEPARTMENT.

This Company undertakes the Assurance of almost every species of Property in the United Kingdom, at Rates of Premium and upon principles which will be found quite as advantageous to the interest of the Assured as those offered by any other Office. The Directors can confidently refer to the well-known character of the Company for liberality and promptitude in the discharge of claims made upon it during the many years it has been established.

Renewals should be paid within fifteen days after the respective Quarter-days when they become due.

Losses occasioned by **Lightning** will be paid.

The Policies of the Company extend to cover **Losses** occasioned by the **Explosion of Gas.**

No charge for Policy Stamp.

The Company is ready to receive applications for Agencies in those Towns and Districts in which it is not at present represented. Application to be made to the Secretary.

Tables of Rates, Forms of Proposal, and every information needful to effect Life, Fire, or Accident Assurances, may be obtained on application to the Office, No. 92, Cheapside, London, or to any of the Company's Agents.

BRITISH EQUITABLE

ASSURANCE COMPANY.

Office:—4, QUEEN STREET PLACE, LONDON, E.C.

DIRECTORS.

WILLIAM MACDONALD BASDEN, Esq., 1, Threadneedle Street, City, and Lloyd's.
 GEORGE THOMAS DALE, Esq., Bayswater.
 WILLIAM SUTTON GOVER, Esq., Casino House, Herne Hill, and 4, Queen Street Place, City.
 JOHN MIDDLETON HARE, Esq., Stoke Newington.
 FOUNTAIN JOHN HARTLEY, Esq., Upper Clapton.
 WILLIAM GEORGE LEMON, Esq., Lincoln's Inn.
 WILLIAM SMITH, Esq., Upper Norwood.
 EDWARD BEAN UNDERHILL, Esq., LL.D., Hampstead.

Managing Director and Actuary—WILLIAM SUTTON GOVER, Esq., F.S.S., F.I.A.

Sub-Manager—JOHN WILKINSON FAIREY, Esq.

Auditors.

ALFRED HENRY BAYNES, Esq., Wandsworth.
 JAMES CLARKE, Esq., Fleet Street, City.
 WILLIAM POTTER OLNEY, Esq., New Kent Road.

Solicitors—Messrs. HENRY GOVER & SON, 3, Adelaide Place, London Bridge.

Bankers—THE LONDON & WESTMINSTER BANK (Lothbury).

Physician—WILLIAM MUNK, Esq., M.D., F.S.A., F.R.C.P., 40, Finsbury Square, City.

Surgeons.

WILLIAM CLAPTON, Esq., F.R.C.S., 30, Queen Street, City.
 ALFRED PEARCE GOULD, Esq., M.S., B.S., F.R.C.S., 16, Queen Anne Street, Cavendish Square.

Twenty-Eighth Annual Report (May, 1883).

NEW BUSINESS.

2,070 Policies issued for	...	...	...	...	£400,375
New Premium Income	...	...	...	...	11,986

BUSINESS IN FORCE.

26,099 Policies assuring	...	...	...	...	4,825,317
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REVENUE OF THE YEAR.

Premiums	...	...	...	...	£140,809
Interest, &c.	...	...	...	...	35,131

ACCUMULATED FUND.

Laid by in the Year	...	...	...	...	69,772
Accumulated Fund on 31st January, 1883 (equal to 73 per cent. of the net premiums received upon policies in force)	...	...	...	...	873,102
Death Claims and Bonuses paid under Company's Policies	...	...	...	...	771,403

Average Reversionary Bonus for 27 years about One-and-a-Quarter per cent. per annum.

MUTUAL ASSURANCE WITHOUT MUTUAL LIABILITY.

Briton Life Association, Limited.

Chief Offices—429, STRAND, LONDON.

This Society has deposited **£33,000** with the British and Colonial Governments, as a special security to Policyholders.

Chairman,—FRANCIS WEBB, Esq., 31, Southampton Buildings, Chancery Lane.

Deputy-Chairman.—B. W. RICHARDSON, M.A., F.R.S., 25, Manchester Square.

**POLICIES MADE PAYABLE DURING LIFETIME
WITHOUT EXTRA PREMIUM.**

POLICYHOLDERS ENTIRELY FREE FROM LIABILITY.

**SURRENDER VALUES
APPLIED TO KEEP POLICIES IN FORCE.**

IMPORTANT ADVANTAGES TO TOTAL ABSTAINERS.

**SPECIAL TERMS
TO MINISTERS AND LAY PREACHERS.**

**CLAIMS PAID IMMEDIATELY ON PROOF OF DEATH
AND TITLE.**

Copies of the last Actuarial and Directors' Reports, together with Prospectuses, Proposal Forms, and every information, may be obtained on application.

JOHN MESSENT, F.I.A., *Actuary and Secretary.*

CLERGY MUTUAL ASSURANCE SOCIETY, 1 & 2, THE SANCTUARY, WESTMINSTER, S.W.

PATRONS.

HIS GRACE THE ARCHBISHOP OF CANTERBURY.
HIS GRACE THE ARCHBISHOP OF YORK.

PRESIDENT.

THE RIGHT HON. AND RIGHT REV. THE LORD BISHOP OF LONDON.

TRUSTEES.

HIS GRACE THE ARCHBISHOP OF CANTERBURY.
HIS GRACE THE ARCHBISHOP OF DUBLIN.
THE RIGHT REV. THE LORD BISHOP OF WINCHESTER.
THE ARCHDEACON OF MAIDSTONE.

CHAIRMAN.

THE VERY REV. THE DEAN OF WESTMINSTER.

DEPUTY-CHAIRMAN.
ROBERT FEW, Esq.

Open to the Clergy and their Lay Relatives.

(For Qualification, see below.)

Attention is particularly requested to the following points respecting this Society, as being of special importance to Clergymen and their Lay relatives desiring to assure their lives:—

1. **SECURITY.**—The security offered by this Society for the due fulfilment of its engagements consists of Funds, amounting to £3,000,000, created from Premiums accumulated at compound interest, together with an Annual Income derived from Premiums and interest on these funds of £333,180. The average rate of interest obtained on the Society's Funds during the financial year 1882-3 was £4.38.2d. per cent. The investments comprise Mortgages of Freehold Estates in England and Wales, of long Leaseholds in the cities of London and Westminster, of Rates under Acts of Parliament, and of Life Interests and Reversions; Railway, Gas, and Water-works Debenture Stocks; and Loans on the Society's Policies within the surrender values.

2. **BONUS.**—This Society being purely mutual, has no Proprietors, and consequently no Proprietors' Fund upon which to pay interest. All the Profits are the property of the Assured Members. The total Profits realized and divided since the establishment of the Society amount to £1,619,812, of which £437,347 was distributed at the last Quinquennial Bonus among 7,881 Policies. Of these, 1,070 were then, by means of Bonus, not only altogether released from the payment of Annual Premiums, but had, in almost every case, additions made to the sums originally assured.

3. **PREMIUMS.**—The Rates of Premium for which assurances may be effected in this Society are less than those charged by the great majority of Life Assurance Offices. One-fifth of the Annual Premium may remain a charge upon the Policy, to be paid wholly or in part at each Quinquennial Division of Profits. Assurances upon life are granted for any amount not exceeding £7,500.

4. **MANAGEMENT.**—This Society neither employs Agents nor allows Commission for the introduction of new business. The expenses of management on all accounts were in the past financial year only £3.15s. per cent. of the Total Revenue, and less than £5.16s. per cent. of the Premium Revenue. So that for £5.16s. for every £100 received for Premiums,—which is very little more than the most moderate allowance paid by other Offices for Commission alone,—the whole business of this Society is conducted.

NO LIABILITY INCURRED BY THE ASSURED.

The business of the Society is chiefly with a class of persons in which the average duration of life is allowed to be beyond that ordinarily found in the community at large. The experience of the duration of Life among the Members has hitherto been very favourable.

STEWART HELDER, *Actuary.*
MATTHEW HODGSON, *Secretary.*

QUALIFICATION.

The following may make an Assurance upon his or her own Life, and also for his or her own benefit upon the Life of any other person, provided He or She may have an interest in such Life to the amount of the capital sum to be assured:—

1. Any Clergyman of the respective Churches of England and Ireland, or of the Protestant Episcopal Church of Scotland.
2. Any Wife, Widow, Child or Grandchild, or any Father, Mother, Brother, Sister, Uncle, Aunt, Nephew or Niece of any such Clergyman.
3. Any Father, Mother, Brother, Sister, Uncle, Aunt, Nephew or Niece of the Wife or Widow of any such Clergyman.
4. The Wife or Widow of any Son, or the Husband or Widower of any Daughter, of any such Clergyman.
5. Any Director, or other person holding any office in the Society.

Any person not thus qualified may make Assurances upon Life, if the persons upon whose lives such Assurances are to be made, are themselves qualified.

Applications for Assurances, &c., &c., may be made personally at the Office, 1 and 2, The Sanctuary, Westminster, or by letter addressed to the Secretary.

CROWN

LIFE ASSURANCE COMPANY.

Established 1825.

Head Office, LONDON—188, FLEET STREET, E.C.

DIRECTORS.

CHARLES SPENCER PERCEVAL, Esq., <i>Chairman.</i> JOHN W. WATSON, Esq., <i>Deputy-Chairman.</i> J. C. H. DE COLQUHOUN, LL.B. BINNY J. COLVIN, Esq. EDWARD HAMILTON, Esq. GEORGE HANKEY, Esq.	CHARLES W. HARRISON, Esq. JAMES MITCHELL, Esq. OCTAVIUS OMMANNEY, Esq. W. MELMOTH WALTERS, Esq.
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Auditors.

SIR PATRICK COLQUHOUN, Q.C., LL.D. | JOHN ARTHUR ILIFFE, Esq.
 WILLIAM THOMAS WESTERN, Esq.

Medical Officers.

JOHN SIMON, Esq., C.B., F.R.S. | ROBERT MARTIN, Esq., M.D.
 J. A. KINGDON, Esq., F.R.C.S.E.

Assistant-Secretary—JOHN LIGHTON.

Secretary—JOSEPH MILLS. Actuary—GEORGE TODD, M.A.

Branch Office, DUBLIN—46, Dame Street.

Medical Officer—J. HAWTREY BENSON, Esq., M.D.
Secretary for Ireland—JOSEPH MANLY.

Branch Office, LIVERPOOL—B5, Exchange Buildings West.

Medical Officer—ALEXANDER DAVIDSON, Esq., M.D.
Resident Secretary—B. H. HILTON.

Whole World Policies, *without the payment of any Extra Premium*, are issued to all persons who, at the time of assuring, have no intention or prospect of proceeding beyond the limits of Europe.

Policies issued at the ordinary With-Profit rate of Premium, by a new method of applying the Bonus, may be MADE PAYABLE DURING THE LIFETIME OF THE ASSURED.

SECURITY COMBINED WITH OTHER ADVANTAGES.

The Sum Assured now exceeds **£5,599,849.**

The Annual Income is upwards of **£231,181.**

The Funds Invested amount to **£1,702,840.**

The Bonuses added to Policies amount to **£1,058,129.**

The Sums Paid to the Representatives of deceased Members exceed **£3,603,500.**

The Profits are divided *quinquennially*—**Five-Sixths** being allotted to the Assured. The next Division will be on 25th March, 1885.

Annual Cash Bonuses are allotted to Policies that become Claims any time after three years' Premiums have been paid.

The Rates of Premium will be found very advantageous.

The Policy Stamp and Medical Fees are paid by the Company.

The Usual Commission allowed to Solicitors and others introducing Assurances at the Head and Branch Offices.

By Order of the Board,

JOSEPH MILLS, *Secretary.*

EAGLE INSURANCE COMPANY,

(Established 1807.)

(FOR LIVES ONLY.)

No. 79, PALL MALL, LONDON, S.W.

Directors.

SIR GEORGE RUSSELL, Bart., *Chairman.*

CHARLES BISCHOFF, Esq., *Deputy-Chairman.*

THOMAS ALLEN, Esq.

The Rt. Hon. SIR WM. HART DYKE,
Bart., M.P.

THE RIGHT HON. SIR JAMES FERGUS-
SON, Bart., K.C.M.G.

THE HON. THOS. F. FREMANTLE, M.P.

WILLIAM A. GUY, M.B., F.R.S.

RALPH LUDLOW LOPES, Esq.

HENRY PAULL, Esq.

HENRY ROSE, Esq.

Col. The Hon. W. P. M. C. TALBOT.

Actuary and Secretary.

GEORGE HUMPHREYS, Esq., M.A.

SUMS ASSURED	...	...	...	...	£8,109,463
ACCUMULATED FUNDS	...	...	...	...	£3,116,576
SUBSCRIBED CAPITAL	...	...	...	...	£1,500,000
ANNUAL INCOME	...	...	...	...	£362,789

During the past 35 years the Company has paid in Claims £7,288,428

And divided Bonuses amongst the Assured, exclusive of

those taken in Reduction of Premium, amounting to . £902,144

*Annual Reports, Prospectuses, and Forms, may be had, or will be sent,
Post-free, on application at the Office, or to any of the Company's Agents.*

THE ECONOMIC LIFE ASSURANCE SOCIETY,

No. 6, NEW BRIDGE STREET, BLACKFRIARS, LONDON, E.C.

ESTABLISHED 1823.

Directors.

HENRY BARNETT, Esq., *Chairman.*

The Right Hon. E. PLEYDELL BOUVERIE, *Deputy-Chairman.*

CHARLES ARTHUR BARCLAY, Esq.

MICHAEL BIDDULPH, Esq., M.P.

EDWARD CHARRINGTON, Esq.

JOHN HARMAN, Esq.

C. H. W. ACOURT REPINGTON, Esq.

SIR GEORGE KETTLBY RICKARDS, K.C.B.

ALFRED SARTORIS, Esq.

AUGUSTUS KEPPEL STEPHENSON, Esq., C.B.

RT. HON. LORD SUDELEY.

RICHARD TAYLOR, Esq.

Actuary—RICHARD CHARLES FISHER, Esq.

ADVANTAGES OFFERED BY THE SOCIETY :

The lowest rates of Premium on the **Mutual System** for young and middle-aged lives, with early participation in Profits.

Number of Policies in Force	...	...	...	...	10,288
Sums Assured, with Bonus Additions	...	...	...	...	£9,348,472
Security—Accumulated Fund	...	...	...	...	£3,569,082
Annual Income	...	...	...	...	£394,177
Total Claims paid, with Bonus Additions	...	...	...	...	£6,877,751
Total Bonuses declared to 1878 inclusive	...	...	...	...	£3,507,415

Bonus.—The Society being on the **Mutual** principle, the Assured share the whole of the profits. Policies effected before 31st December of each year, receive a full year's Bonus for the year of entry.

QUINQUENNIAL DIVISION OF PROFITS, 1879.

Assets	...	...	£3,512,661
Liabilities	...	...	2,949,995
Surplus	...	...	£562,666

Prospectuses, Statement of Accounts, and full particulars may be obtained on application to

JOHN RALPH GRIMES, *Secretary.*

THE EDINBURGH LIFE OFFICE.

FOUNDED 1823.

Invested Funds, £2,000,000. Income, £260,000.

THE EDINBURGH has now stood the test of upwards of SIXTY YEARS, during which period its affairs have been subjected to SEVEN INVESTIGATIONS and Valuations, with the result of showing, on each occasion, that the Assets were largely in excess of the Liabilities. Out of the SURPLUS FUNDS sums have been allocated to the Policy-holders by way of

BONUS ADDITIONS

Exceeding ONE MILLION Sterling.

THE BONUSES are divided on an equitable plan, under which an *Increasing Share of the Profits* is added to the Policies as they advance in age. At last Division of Profits the Bonuses ranged from about 23s. to upwards of £10 per £100 per annum, according to the age of the Assured.

THE PREMIUMS, calculated on a Moderate Scale, are arranged under a variety of Tables to suit the circumstances of all classes. By an application of the earlier—without sacrificing the later and larger—Bonuses, the Premiums may be made to *terminate during life* without any increase of the ordinary rates.

Next Division of Profits at 31st March, 1885.

Attention is specially directed to

THE COMPREHENSIVE NON-FORFEITURE SCHEME,

which provides against loss through inability to continue payment of Premiums.

LIFE BUSINESS ONLY IS TRANSACTED BY THE COMPANY.

Head Office—22, George Street, Edinburgh.

Manager—GEORGE M. LOW, F.F.A.

Secretary—ARCHIBALD HEWAT, F.F.A.

London Office—11, King William Street, E.C.

Secretary, JOHN DUNCAN, F.I.A.

Assistant Secretary—R. J. BALFOUR, M.A., F.F.A.

Dublin: 55, Upper Sackville St.
WM. B. MARTIN, *Res. Sec.*

Manchester: 12, King Street.
THOMAS SWANSTON, *Res. Sec.*

Liverpool: 40, Castle Street.
GRIFFITH J. LLOYD, *Res. Sec.*

Glasgow: 122, St. Vincent Street.
J. J. ROBERTSON, *Res. Sec.*

Birmingham: 16, Bennett's Hill.
FRANK GRIFFITH, *Res. Sec.*

Newcastle: 12, Grainger St., W.
J. G. WILLIAMSON, *Res. Sec.*

Applications for Agencies are invited.

THE EQUITABLE

Life Assurance Society of the United States,
120, BROADWAY, NEW YORK.

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**Head Office for Great Britain and Ireland: 81, CHEAPSIDE, LONDON, E.C.**  
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Bankers—Messrs. SMITH, PAYNE & SMITHS, 1, Lombard Street, London, E.C.

<i>Annual Income, over</i>	£2,600,000
<i>New Business in 1883, exceeded</i>	£16,000,000
<i>The Assets are now over</i>	£10,500,000
<i>Amount paid Policyholders in 24 years, over</i>	£15,000,000
<i>Surplus over all Liabilities</i>	£2,300,000

REMARKABLE PROGRESS.

The following Table shows the remarkable progress of THE EQUITABLE OF THE UNITED STATES, year by year, since its commencement:—

G R O W T H.

Year ending Dec. 31.	Assets.	Surplus.	Year ending Dec. 31.	Assets.	Surplus.	Year ending Dec. 31.	Assets.	Surplus.
	£	£		£	£		£	£
1859 (5 months) Dec. 31.	23,420	*	1866	615,557	138,868	1875	5,717,008	903,184
			1867	1,025,085	178,952	1876	6,346,987	1,100,758
			1868	1,544,215	162,337	1877	6,706,131	1,240,000
1860	32,523	—	1869	2,102,165	241,169	1878	7,090,818	1,378,765
1861	42,127	—	1870	2,647,205	283,593	1879	7,473,368	1,503,081
1862	64,803	28,521	1871	3,234,965	361,347	1880	8,221,720	1,825,659
1863	116,943	42,208	1872	3,939,011	398,814	1881	9,230,946	2,065,728
1864	205,076	61,795	1873	4,575,683	504,352	1882	10,000,000	2,199,000
1865	317,305	26,320	1874	5,121,369	732,517	1883	10,500,000	2,300,000

* Surplus not published annually between 1859 and 1861.

The amount of new Assurances done by this Society during the last sixteen years is larger than that transacted by any other Life Assurance Society.

On Ordinary Life and Endowment Policies Bonuses are paid annually.

No Liability attached to Policyholders.

Policies are indisputable after three years.

Ordinary Life Policies will provide a definite Surrender Value in Paid-up Assurance after three years.

This Society issues Policies known as the **Tontine Savings' Fund Assurance**, the principles of which all intending Assurers should examine.

Annuities issued upon most favourable terms.

Assurances effected to the extent of £20,000 on a single life.

All Claims are paid in London, in sterling, immediately after satisfactory proof of death has been presented.

Gentlemen requiring Agencies, or wishing to take out Assurances or Annuities, will find it to their interest to consult the Prospectus, Annual Reports, and Tontine Estimates of this Society, which can be had by applying to

G. W. PARKER, Manager and Director.

EQUITY & LAW LIFE ASSURANCE SOCIETY,

18, LINCOLN'S INN FIELDS, LONDON, W.C.

ESTABLISHED 1844.

CAPITAL, ONE MILLION, FULLY SUBSCRIBED.

DIRECTORS.

Chairman—JOHN M. CLABON, Esq.

Deputy-Chairman—HENRY FOX BRISTOWE, Esq., Q.C., Vice-Chancellor of the Duchy of Lancaster.

HENRY P. BOWLING, Esq.

R. J. P. BROUGHTON, Esq.

The Hon. MR. JUSTICE DENMAN.

JOHN CROFT DEVERELL, Esq.

WM. HILLIARD DUNSTER, Esq.

ALEX. STAVELEY HILL, Esq.,

Q.C., D.C.L., M.P.

WILLIAM E. HILLIARD, Esq.

JAMES INGRAM, Esq.

JOHN HENRY JAMES, Esq.

The Hon. MR. JUSTICE KAY.

THOS. GLOVER KENSIT, Esq.

EDWARD MOBERLY, Esq.

FREDERICK PEAKE, Esq.

The Right Hon. SIR ROBERT J.

PHILLIMORE, Bart.

GEO. THOMPSON POWELL, Esq.

W. B. S. RACKHAM, Esq.

RT. HON. HY. CECIL RAIKES,

M.P.

GEORGE UPTON ROBINS, Esq.

CECIL HENRY RUSSEL, Esq.

ALFRED H. SHADWELL, Esq.

HORACE W. SMITH, Esq., M.A.

RICHARD SMITH, Esq.

SOLICITOR—GEORGE ROOPER, Esq., 17, Lincoln's Inn Fields.

MEDICAL OFFICER—E. SYMES THOMPSON, M.D., 33, Cavendish Square.

ACTUARY AND SECRETARY—G. W. BERRIDGE, Esq.

SUMS ASSURED, £5,900,000.

TOTAL INCOME, £202,310.

ASSETS, £1,818,431.

EXPENSES OF MANAGEMENT, £7,864.

The Reserve retained by the Society in respect of its Liabilities under Policies has been calculated according to the **highest standard**, viz., the Tables of the Institute of Actuaries, interest being taken at 3 per cent., and all the loading on premiums reserved.

Nine-tenths of the Total Profits are divided among the Assured. Considerably more than One-tenth of the Profits is derived from Policies which do not participate in Profits, so that the Assured have larger Bonuses than if they formed a Mutual Insurance Company, and received the whole of the Profits derived from their own Policies.

At an Extraordinary General Meeting held on June 18th, 1880, the sum of **£1,239,650** was set aside as the value of the Society's Liabilities under its Assurance and Annuity Contracts, and **£244,409** was ordered to be divided as Bonus; leaving a Balance of undivided Profit of **£52,407**.

Nine-tenths of the sum divided was allotted among holders of Policies for **£2,865,571**.

TABLE of the TOTAL ADDITIONS made up to December 31st, 1879, to POLICIES of £1,000 each.

Age at Entry.	NUMBER OF PREMIUMS PAID.			
	Thirty-five.	Twenty-five.	Fifteen.	Five.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	*804 0 0	554 0 0	283 0 0	76 0 0
30	*917 10 0	*615 0 0	303 10 0	84 10 0
40	*1,051 0 0	*703 0 0	342 0 0	91 0 0
50	*1,228 10 0	*837 10 0	406 0 0	108 0 0
60	...	*1,117 10 0	*540 0 0	145 10 0

In the cases marked (*), the Bonuses, if surrendered, would be more than sufficient to extinguish all future premiums, and the Policy-holders would still be entitled to share in future profits.

JOHN M. CLABON, *Chairman.*

THE GRESHAM

LIFE ASSURANCE SOCIETY.

Chief Offices:

ST. MILDRED'S HOUSE, POULTRY, LONDON, E.C.

BRANCH OFFICES.

ENGLAND.

Birmingham	..	..	..	18, Bennett's Hill.
Bradford	..	..	..	Bank Chambers, Bank Street.
Brighton	..	..	..	4, Pavilion Buildings.
Bristol	..	..	..	1, Broad Quay.
Hull	..	..	..	Trinity House Lane.
Liverpool	..	..	..	Gresham Buildings, 99, Dale Street.
Manchester	..	..	..	2, Cooper Street.
Newcastle	..	..	..	Percy Buildings, Grainger Street West.
Norwich	..	..	..	Bank Plain.
Sunderland	..	..	..	37, Fawcett Street.
Stockton-on-Tees	..	..	..	Bank Chambers.

WALES.

Cardiff	..	..	..	Gresham House, Roath.
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SCOTLAND.

Glasgow	..	..	..	116, St. Vincent Street.
Aberdeen	..	..	..	28, Market Street.
Edinburgh	..	..	..	97, George Street.
Dundee	..	..	..	74, Commercial Street.

IRELAND.

Dublin	..	..	..	5, Westmoreland Street.
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FUNDS.

Assets (1883)	...	...	...	...	£3,351,200
Life Assurance and Annuity Funds	...	...	...	...	3,265,000
Annual Income	...	...	...	...	664,094

The Directors are prepared to receive from Local Boards and Corporations applications for Loans upon Rates.

The Society also grant Loans upon Security of Freehold, Copyhold and Leasehold Property, Life Interests and Reversions.

Prospectus, Reports and Proposal Forms, can be obtained on application to the Society's Agents and Branch Offices, or to—

JOSEPH ALLEN, *Secretary.*

HAND-IN-HAND

FIRE AND LIFE INSURANCE SOCIETY,

26, NEW BRIDGE STREET, BLACKFRIARS, LONDON, E.C.

INSTITUTED IN 1696.—EXTENDED TO LIFE INSURANCE, 1836.

DIRECTORS.

THE HON. LIONEL ASHLEY. T. PALMER CHAPMAN, Esq. MAJOR H. F. C. CUST. JOHN LETTSOM ELLIOT, Esq. VICE-ADM. SIR L. G. HEATH, K.C.B. CHAS. R. GURNEY HOARE, Esq.	ANDREW JOHNSTON, Esq. FREDERICK LOCKER, Esq. T. FULLER MAITLAND, Esq. ARTHUR SPERLING, Esq. JAMES SYDNEY STOPFORD, Esq. W. ESDAILE WINTER, Esq.
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AUDITORS.

J. LETTSOM ELLIOT, Esq.

THE REV. T. A. FULLER MAITLAND. THE RIGHT HON. LORD THURLOW.

Bankers—MESSRS. GOSLINGS & SHARPE, 19, Fleet Street.

Physician—THOMAS K. CHAMBERS, M.D.

Solicitors—MESSRS. NICHOLL, MANISTY & CO., 1, Howard Street, Strand.

Secretary—BENJAMIN BLENKINSOP, Esq.

Actuary—JAMES TERRY, Esq.

The oldest Insurance Office in the World.

The only Mutual Office in the Kingdom for both Fire and Life.

There being no Shareholders, all Profits are divided yearly amongst the Insured.

BONUS RETURNS.

LIFE—1st Series	70	
2nd Series (according to the age of the Policy) 60 to 70	60 to 70	} per Cent. per Annum.
3rd Series	45 rising to 55	
FIRE—Annual Policies of Two Years' standing, with certain exceptions	25	

No Policy Holder is subject to any Personal Liability.

The Directors are willing to appoint as Agents persons of good position and character.

VALUATION BALANCE SHEET, 31st DECEMBER, 1882.

ASSETS.

General Accumulated Fund, Fire and Life	£1,670,130
Life Assurance Fund, under Act of 1870	383,443
Present Value of Life Premiums	1,656,766

£3,710,339

LIABILITIES.

Present Value of Insurances and Annuities, LIFE	£2,295,954
Sum Reserved for future Abatements on Premiums, LIFE	961,198
Sum Reserved for Bonus Returns on unexpired Policies, FIRE	21,382
Premiums in hand on account of unexpired terms of Insurance, FIRE	37,502
Balance of Assets unappropriated	394,303

£3,710,339

The ACCOUNTS and STATEMENTS as deposited with the Board of Trade, as well as Prospectuses and Forms of Proposal, may be had of any of the Society's Agents, or on application at the Head Office.

BENJAMIN BLENKINSOP, Secretary.

THE LONDON ASSURANCE.

Incorporated by Royal Charter A.D. 1720.

For Fire, Life, and Marine Assurances.

No. 7, ROYAL EXCHANGE, LONDON, E.C.

BRANCH OFFICES { No. 55, PARLIAMENT STREET, LONDON, S.W.
No. 16, CROSS STREET, MANCHESTER.
No. 28, EXCHANGE STREET EAST, LIVERPOOL.
No. 104, WEST GEORGE STREET, GLASGOW.

WILLIAM RENNIE, Esq., *Governor.*

LEWIS ALEXANDER WALLACE, Esq., *Sub-Governor.*

GEORGE WILLIAM CAMPBELL, Esq., *Deputy-Governor.*

DIRECTORS.

H. GOUGH ARBUTHNOT, Esq.	HOWARD GILLIAT, Esq.	CHARLES LYALL, Esq.
ROBERT BURN BLYTH, Esq.	HENRY GOSCHEN, Esq.	GREVILLE H. PALMER, Esq.
WILLIAM T. BRAND, Esq.	EDWIN GOWER, Esq.	CAPT. R. W. PELL, R.N.
EDWARD BUDD, Esq.	A. C. GUTHRIE, Esq.	ROBERT RYRIE, Esq.
MARK WILKS COLLET, Esq.	PERCIVAL L. HAMBRO, Esq.	ALBERT G. SANDEMAN, Esq.
GEORGE B. DEWHURST, Esq.	ROBERT HENDERSON, Esq.	DAVID P. SELLAR, Esq.
HENRY LLOYD GIBBS, Esq.	LOUIS HUTH, Esq.	COL. LEOPOLD SEYMOUR.
ROBERT GILLESPIE, Esq.	HENRY J. B. KENDALL, Esq.	JOHN YOUNG, Esq.

West End Committee.

S. P. LOW, Esq. (Messrs. GRINDLAY & Co.).

CHARLES S. PARIS, Esq., 22, King Street, St. James's, S.W.

THE HON. FRANCIS PARKER, 3, Temple Gardens, E.C.

Secretary.

JOHN P. LAURENCE, Esq.

Actuary.

ARTHUR H. BAILEY, Esq.

Underwriter.

JOHN STEWART MACKINTOSH, Esq.

Manager of the Fire Department.

JAMES CLUNES, Esq.

Medical Officers.

EDWARD CLAPTON, M.D., 10A, St. Thomas's Street, Southwark.

JOHN HARLEY, M.D., 39, Brook Street, Grosvenor Square.

The Corporation has granted Fire, Life, and Marine Assurances, for more than a Century and a half; during that long period, it has endeavoured to introduce into its practice all the real improvements that have from time to time been suggested, and to afford every facility for the transaction of business.

Of the Share Capital, the sum of £448,275 has been paid up. Funds in hand exceed £3,200,000.

Claims under Life Policies are payable upon proof of death and title being furnished to the satisfaction of the Court of Directors, without as hitherto deferring the settlement for a period of three months.

Copies of the Accounts pursuant to "The Life Assurance Companies' Act, 1870," can be had on application personally or by letter.

THE MUTUAL LIFE ASSURANCE SOCIETY,

39, KING STREET, CHEAPSIDE,

LONDON, E.C.

ESTABLISHED 1834.

DIRECTORS.

George Battcock, Esq., 4, Carlton-street, S.W.
 Woodthorpe Brandon, Esq., Guildhall, E.C.
 James Burchell, Esq., 34, Gordon-square, W.C.
 James Charles, Esq., Southsea House, E.C.
 Henry Harwood Harwood, Esq., 29, Cleveland-square, W.
 William T. Hooper, Esq., Streatley, Reading.
 Anthony G. Jones, Esq., J.P., Gloucester.
 Sir Kingsmill Grove Key, Bart., Streatham, S.
 John Wingfield Malcolm, Esq., Poltalloch, N.B.

Wm. T. Pritchard, Esq., St. Michael's Buildings,
 9, Gracechurch-street, E.C.
 Richard Rothwell, Esq., 14, Little Tower-street,
 E.C.
 Edgar P. Stringer, Esq., 18, Beaufort-gardens,
 S.W.
 Charles John Todd, Esq., 18, Bread-street-hill,
 E.C.
 Captain Ernest Villiers, 9, Glendower-place,
 South Kensington, S.W.

Auditors—George Arthur Battcock, Esq.; James Charles Bolton, Esq., F.C.A.;
 Juland Danvers, Esq., F.S.S.

Medical Officers—W. Sedgwick Saunders, Esq., M.D., F.S.A., 13, Queen-street, Cheapside, E.C.
 William Wadham, Esq., M.D., 14, Park-lane, W.

Solicitor—William Burchell, Esq., 5, Broad Sanctuary, Westminster, S.W.

Actuary—Henry William Manly, Esq.

FEATURES OF THIS SOCIETY.

1. The **Premiums are moderate**, and, at the younger ages, are small as compared with most offices.
2. The Society is **strictly mutual**: the whole of the profits being apportioned among the with-profit Policy-holders.
3. In order that each member shall have his **full share of the profits**, the Assets and Liabilities are valued **annually**.
4. Every policy is **unconditionally** and **absolutely** free and **indisputable** after it has been in force five years, and the life assured has attained thirty years of age.
5. **Liberal surrender values** are given to members wishing to retire (*see page 18 of Full Prospectus*).
6. **Paid-up Policies**,—in nearly all cases **exceeding the total amount of Premiums paid**,—are granted in lieu of surrender.
7. Every class of Life Assurance business is transacted by the Society.
8. Policies accidentally allowed to lapse are revived on payment of a small fine.
9. The **Financial position** is **exceedingly strong**: the Society actually possessing over **thirteen years'** premium income in hand.
10. **Claims** are **paid immediately** on proof of death and title.

Prospectuses, Forms of Proposal, Board of Trade Returns, and every information may be obtained at the Head Office of the Society, 39, KING STREET, CHEAPSIDE, LONDON, E.C., on personal application or by letter.

NATIONAL LIFE ASSURANCE SOCIETY, FOR MUTUAL ASSURANCE.

2, KING WILLIAM STREET, LONDON, E.C.

ESTABLISHED 1830.

MODERATE PREMIUMS.
LARGE PROFITS.
UNDOUBTED SECURITY.

MILITARY and NAVAL OFFICERS assured at Special Fixed
Rates, covering all Risk of Service at Home and Abroad.

CLAIMS PAID THIRTY DAYS AFTER ADMISSION.

ASSURANCE FUND	-	-	-	-	-	£850,000
ANNUAL INCOME	-	-	-	-	-	£120,000
CLAIMS PAID	-	-	-	-	-	£1,740,000
AMOUNT ASSURED	-	-	-	-	-	£2,500,000

Further information may be obtained on application to—

HENRY JOHN PUCKLE, *Secretary.*

NATIONAL PROVIDENT INSTITUTION,

FOR MUTUAL LIFE ASSURANCE,
48, GRACECHURCH STREET, LONDON.

ESTABLISHED 1835.

DIRECTORS.

WILLIAM JOHN BARRON, Esq.	WILLIAM J. HASLAM, Esq.
HENRY WHITE CASTLE, Esq., <i>Trustee</i> .	CHARLES W. C. HUTTON, Esq.
SIR THOS. CHAMBERS, Q.C., M.P., <i>Trustee</i> (Recorder of London).	SAMPSON S. LLOYD, Esq.
JOSEPH FELL CHRISTY, Esq., <i>Trustee</i> .	CLARE SEWELL READ, Esq.
HENRY CONSTABLE, Esq.	JOHN SCOTT, Esq.
ROBERT MAYNE CURTIS, Esq.	Alderman SIR CHARLES WHETHAM, <i>Trustee</i> .
WILLIAM H. WILLANS, Esq.	

Medical Officers.—T. HENRY GREEN, Esq., M.D., & JOHN GAY, Esq., F.R.C.S.

Solicitor.—THOMAS MYDDLETON MORRIS, Esq.

ACCUMULATED FUND,	PROFITS REALIZED,	CLAIMS PAID,	GROSS ANNUAL INCOME,
£4,000,000.	£3,400,000.	£6,000,000.	£480,000.

The entire working expenses, including Commission, are about $5\frac{1}{2}$ per Cent. of the Gross Annual Income.

The whole of the Profits are divided among the Assured, and applied at their option in the reduction of the Premium, or as an addition to the Sum Assured.

Members may also take the value of their Bonus additions in Cash.

The total number of Policies issued is upwards of 43,500.

Advances are made on the Society's Policies to the extent of their value.

Liberal Surrender Values given for Policies after a single year's Premium has been paid.

CLAIMS ARE PAID IMMEDIATELY ON PROOF OF DEATH AND TITLE.

In conformity with the "MARRIED WOMEN'S PROPERTY ACT," Policies may now be effected for the separate benefit of Wife and Children. These Policies are not subject to the control of the Husband or of Creditors, and are free from Probate Duty.

The Prospectus and Form of Proposal forwarded on application.

ARTHUR SMITHER, *Actuary and Secretary.*

January, 1884.

NEW YORK

LIFE INSURANCE COMPANY.

ESTABLISHED 1845.

Conducted under the Official Supervision of the Insurance Department of the Government of the State of New York, Reports deposited annually with the Board of Trade in Great Britain, in accordance with "The Life Assurance Companies Act, 1870."

TRUSTEES FOR GREAT BRITAIN AND IRELAND:

With whom is deposited 250,000 Dollars in United States Bonds (for the protection of all Policy Holders and Annuitants), and 100,000 Dollars in the same Bonds (as additional protection for the representatives of deceased Policy Holders), or equal to over £70,000 in all.

THE RIGHT HON. HUGH C. E. CHILDERS, M.P., F.R.S., 17, Prince's Gardens, S.W.

FREDERICK FRANCIS, Esq., 36, Courtfield Gardens, South Kensington, S.W.,
Director London and County Bank.

A. H. PHILLPOTTS, Esq., Carshalton, Surrey, *Director Bank of British North America.*

LIFE ASSURANCE ONLY. PURELY MUTUAL.
ALL PROFITS ANNUALLY TO POLICY HOLDERS.

ACCUMULATED FUNDS FOR THE YEAR 1882 £10,414,281

SURPLUS over all Liabilities and Reserve Fund, according to Valuation made by the Government " £2,072,817

INCOME FOR YEAR " £2,365,050

SPECIAL FEATURE.—TONTINE INVESTMENT POLICIES, combining an INSURANCE, an INVESTMENT, and an ANNUITY, for the Ordinary Premium charged for Life Insurance.

ESTIMATE.—A person aged 38, by the annual payment of £50. 17s. 2d., can secure for twenty years an Insurance of £1000, and then either: A Cash payment of £2,183; an Annuity for Life of £211; or a Paid-up Policy without Profits for £4,115.

ANNUITIES.

This Company grants ANNUITIES upon more favourable rates than British Companies, the higher rate of interest obtained by their investments in first-class American securities enabling them to do so.

RATE FOR £100 ANNUITY.

	AGE 50.	AGE 60.	AGE 70
MALES.....	£1,254 18 0	£975 0 0	£709 18 0
FEMALES...	£1,309 0 0	£1,041 4 0	£763 4 0

Chief Office for Great Britain and Ireland (Established 1870):
76 & 77, CHEAPSIDE, LONDON, E.C.
J. FISHER SMITH, GENERAL MANAGER.

BRANCH OFFICES:

Birmingham	26, Corporation-street.	Liverpool	B4, Exchange.
Bristol	The Exchange.	Manchester	100, Mosley-street.
Belfast	St. Ann's Buildings.	Newcastle-on-Tyne	17, Dean-street.
Dublin	4, Church-lane, College-green.	Norwich	Albert-terrace, Unthinks-road.
Dundee	3, India Buildings.	Nottingham	Eskell Chambers, Market-place.
Edinburgh	31, Princes-street.	Plymouth	42, George-street.
Glasgow	Herald Buildings, 69, Buchanan-st.	Yorkshire & Durham	15, Bridge-st., Bradford.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Incorporated by Royal Charter and Special Acts of Parliament.

Directors in London:

Chairman—JOHN WHITE CATER, Esq.

Deputy-Chairman—CHARLES MORRISON, Esq.

RICHARD BARING, Esq.
RICHARD BRANDT, Esq.
ALEXANDER H. CAMPBELL, Esq.
EDWARD COHEN, Esq.
DAVID DAVIDSON, Esq.
P. DU PRÉ GRENELL, Esq.
QUINTIN HOGG, Esq.

CHARLES W. MILLS, Esq.
JUNIUS MORGAN, Esq.
GEORGE GARDEN NICOL, Esq.
JOHN SANDERSON, Esq.
Baron J. H. W. SCHRÖDER.
GEORGE YOUNG, Esq.

Manager of Fire Department—

GEORGE H. BURNETT.

Manager of Life Department.

HENRY COCKBURN.

Foreign Sub-Manager—PHILIP WINSOR.

Secretary—F. W. LANCE.

Medical Officers—

A. H. HASSALL, M.D.; R. C. CREAM, M.D.;
HERMANN WEBER M.D.

Solicitor—Sir W. R. DRAKE.

Resources of the Company as at 31st December, 1882:—

FIRE DEPARTMENT.

The NET PREMIUMS received during the year 1882, after deducting Re-insurances, amounted to £1,086,566 14 8
The NET LOSSES by Fire during the year were, after deducting Re-insurances 677,562 14 6
This embraces not merely all losses actually ascertained and paid, but a full estimate of all claims that had arisen prior to 31st December.

The FIRE FUNDS, after payment of the Dividend and Bonus after-mentioned, and irrespective of the Paid-up Capital, are as follows:—

RESERVE	£844,576 19 11
PREMIUM RESERVE	362,188 18 3
BALANCE OF PROFIT AND LOSS AC- COUNT	67,895 12 6
	£1,274,661 10 8

LIFE DEPARTMENT.

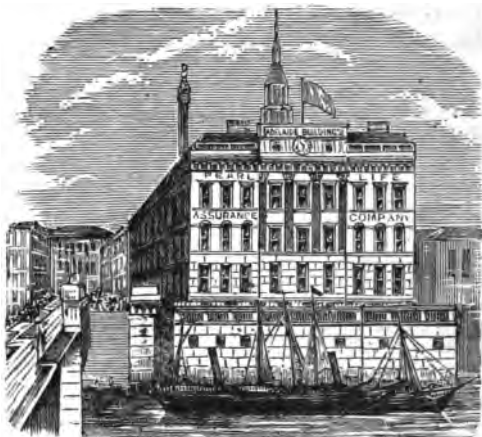
961 NEW POLICIES were issued during the year, assuring £912,590 0 0
The NEW PREMIUMS on which amount to the sum of 32,877 4 9
The CLAIMS sustained during the year, including 19 Endowments, were 286 in number, arising under 334 Policies, and the sums payable, after deducting Re-assurances, amounted, with Bonus additions, to 233,195 0 10
The INCOME for the year of the Life Branch from Premiums and Interest amounted to 469,075 5 5
In the ANNUITY BRANCH 115 Bonds were granted, securing Annuities to the amount of £11,963. Os. 7d. yearly, for which was received the sum of 108,992 2 4
During the year 47 Annuities have fallen in, relieving the Company of the sum of £2,270. 10s. 3d. yearly.
The LIFE FUND, which was increased during the year by £162,245. 11s. 5d., was 3,274,835 19 1
The ANNUITY FUND amounted to 473,147 3 2

Prospectuses and every information can be obtained at the Chief Offices,

LONDON: 61, Threadneedle St.;

West End Office: 8, Waterloo Place, Pall Mall; EDINBURGH: 64, Princes St.

PEARL LIFE ASSURANCE COMPANY, LIMITED.



LONDON BRIDGE, CITY, E.C.

Established 1864. Incorporated under Act of Parliament.

CAPITAL, £100,000.

DIRECTORS.

J. KEENE, Esq.	T. MOULLIN, Esq.
J. S. FOSTER, Esq.	R. BLEASBY, Esq.
J. ROLL, Esq.	J. GILDING, Esq.

MANAGING DIRECTOR—P. J. FOLEY, Esq.

MEDICAL ADVISER—E. L. BIRKETT, Esq., M.D. (Physician to the City of London Hospital, Victoria Park).

SOLICITOR—G. TURNER, Esq.

AUDITORS—Messrs. A. PECK, M.A., and J. S. PARKER, F.S.S., Accountant.

BANKERS—CENTRAL BANK OF LONDON.

SPECIAL ADVANTAGES.

ORDINARY BRANCH.—A Fixed Cash Surrender Value of 40 per Cent. of the Premiums paid allowed to those Assurers who have paid Three Years' Premiums.

INDUSTRIAL BRANCH.—Assurers under the Middle Class Whole Life Table may have a paid-up Policy for 30 per Cent. of the Premiums paid as a Fixed Equitable Surrender Value, if desired, after the Policy has been in force Three Years, and the Premiums have been paid during that time.

See Reports, and Opinions of the Press, as to the remarkable progress made by the Company.

Wanted additional Agents in all Districts.

To good business men liberal terms and certain success.

P. J. FOLEY, MANAGER.

PROVIDENT LIFE OFFICE.

FOUNDED 1806.

50, REGENT STREET, LONDON, W.,
AND 14, CORNHILL, E.C.

EXISTING ASSURANCES exceed	£7,000,000
INVESTED FUNDS	£2,323,284
ANNUAL INCOME	£310,371
CLAIMS PAID exceed	£7,500,000
BONUSES DECLARED	£2,629,814

HALF-CREDIT SYSTEM,

*Applicable only to With-Bonus Policies for the Whole Term of Life
(TABLE A in Prospectus), and to Lives not exceeding 60 years of age.*

UNDER this system, one-half the Premium only is payable during the first 5, 7, or 10 years, in the option of the Assured; the other half-premium remains a charge against the Policy, bearing 5 per cent. interest, payable in advance.

The arrears of half-premium may be paid off at any time, or be deducted from the sum assured when the claim arises, or from the Office Value in case of surrender.

This system offers the advantage of a low Premium during the early years of life.

The Large Bonuses declared by this Office may reasonably be expected (except upon Policies of a very recent date) to clear off any charge which may be due for these arrears of Premium.

*Prospectuses, and further Information to be obtained at the Head Office,
or of any of the Agents.*

CHARLES STEVENS, Secretary.

PRUDENTIAL
ASSURANCE COMPANY,
Limited,
HOLBORN BARS.

EVERY DESCRIPTION OF LIFE ASSURANCE
AND
ANNUITY BUSINESS TRANSACTED.

REVERSIONS PURCHASED.

THE AMOUNT OF CLAIMS PAID EXCEEDS
FIVE MILLIONS.

THE INVESTED ASSETS EXCEED
THREE AND A HALF MILLIONS.

THE LAST ANNUAL & VALUATION REPORTS
CAN BE OBTAINED UPON APPLICATION TO THE SECRETARY.

ROYAL INSURANCE COMPANY.

ROYAL INSURANCE BUILDINGS, LIVERPOOL,
AND
LOMBARD STREET, LONDON.

Extracts from the Report for the Year 1882:—

FIRE DEPARTMENT.

Premiums, after deducting Re-Assurances	...	£944,265	1	11
Losses		616,444	10	1

LIFE DEPARTMENT.

Premiums, after deducting Re-Assurances	...	£252,157	8	0
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BONUSES DECLARED at the last Three Divisions of Profits:

£1. 10s. per Cent. per Annum on Sum Assured,
Upon all Policies entitled to participate.

FUNDS.

After providing for Payment of the Dividend, the Funds of the
Company will stand as follows:—

Capital Paid up	... ..	£289,545	0	0
Fire Fund	... ..	550,000	0	0
Reserve Fund	... ..	950,000	0	0
Balance of Profit and Loss	...	174,350	8	8
Life Funds...	... ..	2,878,159	5	7
		<u>£4,842,054</u>	<u>14</u>	<u>3</u>

GROWTH OF FUNDS.

1867	... ..	£1,406,581	17	2
1872	... ..	2,318,210	14	5
1877	... ..	3,758,042	19	7
1882	... ..	4,842,054	14	3

EXTRACT FROM AUDITORS' REPORT.

"We have examined and counted every Security, and have found all correct and in perfect order; and that the present aggregate Market Value thereof is in excess of the amounts in the said Balance Sheets."

JOHN H. McLAREN, *Manager.*
DIGBY JOHNSON, *Sub-Manager.*
JOHN B. JOHNSTON, *Secretary in London.*

MUTUAL LIFE ASSURANCE.

SCOTTISH PROVIDENT INSTITUTION,

6, ST. ANDREW SQUARE, EDINBURGH.

LONDON OFFICE: 17, KING WILLIAM STREET, E.C.

THIS SOCIETY DIFFERS IN ITS PRINCIPLES FROM OTHER OFFICES.

INSTEAD of charging rates higher than are necessary, and afterwards returning the excess, in the shape of periodical Bonuses, it gives from the first as large an assurance as the Premiums will with safety bear—reserving the Whole Surplus for those who live long enough to secure the Common Fund from *loss*.

A Policy for £1,200 to £1,250, may thus at most ages be had for the Premium usually charged for £1,000 only; while, by RESERVING the Surplus, large Additions may be looked for on the Policies of those who participate. At last Investigation, Policies for £1,000 sharing a first time were increased to sums ranging from £1,170 to £1,300. In some cases, Policies which shared at the whole four divisions, have now been doubled.

ITS TERMS are thus specially adapted to the case of Provisions in Family Settlements, or otherwise, where it is of importance to secure, for the smallest present outlay, a competent provision, of definite amount, in the case of early death.

ANNUAL PREMIUMS FOR £100 AT DEATH (WITH PROFITS).

AGE.	25	30	35	40	45	50
<i>During Life.</i>	£1 18 0	£2 1 6*	£2 6 10	£2 14 9	£3 5 9	£4 1 7
<i>21 Payments.</i>	2 12 6	2 15 4	3 0 2	3 7 5†	3 17 6	4 12 1

* A person of 30 may thus secure £1000 at Death, by a yearly payment, *during life*, of £20. 15s., which would generally secure elsewhere about £800 only.

† At age 40, the Premium *ceasing at age 60* is, for £1000, £33. 14s. 1d.,—being about the same as most Offices require to be paid during the whole term of life.

The New Business has, for several years, exceeded a Million.

The EXPENSES of MANAGEMENT (9·4 per cent. on Premiums, and 6·6 per cent. on Income) *are greatly under those of any Institution doing a large New Business.*

The FUNDS have increased in eight years by TWO MILLIONS.

The PREMIUM INCOME has doubled in Ten Years.

The FUNDS now amount to £4,700,000.

Only two Offices in the Kingdom (both older) have as large a Fund.

Claims under Policies payable a month after proofs.

Full STATEMENTS of PRINCIPLES will be found in the ANNUAL REPORTS.

EDINBURGH, December, 1883.

JAMES WATSON, *Manager.*

J. MUIR LEITCH, *London Secretary.*

** The Directors are prepared to appoint AGENTS of activity and influence where the Society is not represented.

THE SCOTTISH WIDOWS' FUND

Life Assurance Society.

AS REGARDS

SECURITY, PROFIT, and LIBERAL CONDITIONS,
the SOCIETY'S POLICIES are
DOCUMENTS OF THE HIGHEST VALUE.

I.—The Secure & Profitable character of the Business.

The Profit, or excess of Assets over Liabilities, for the Seven Years ending 31st December, 1880, according to Valuation on the secure basis of the Actuaries' $3\frac{1}{2}$ per cent. Experience Tables, amounted to no less than £1,347,755, which yielded the following

Exceptionally large Reversionary Bonuses.

On Original Sums Assured, from £1. 14s. to £3. 17s. 5d. per cent. per ann., or taken on the Premiums paid during the Seven Years, from £58½ to £133 per cent. per ann.
(Age at Entry 35.)

II.—The Liberality of the Conditions.

SURRENDER VALUES, or in lieu thereof, "PAID-UP POLICIES," free of future Premiums, allowed at any time; LOANS granted within a small margin of the Surrender Value; EXTENSIVE FOREIGN TRAVEL AND RESIDENCE free of charge from the first; MOST POLICIES absolutely INDEFEASIBLE and WHOLE-WORLD after first five years.

III.—The Magnitude of the Transactions.

POLICIES IN FORCE	<u>£25,000,000</u>	ACCUMULATED FUNDS	<u>£8,000,000</u>
CLAIMS PAID - -	<u>£13,000,000</u>	ANNUAL REVENUE -	<u>£1,000,000</u>

APPLICATIONS FOR POLICIES,

securing all the privileges of Membership, may be made at any of the Society's Offices, or Agencies in connection therewith.

Head Office: 9, ST. ANDREW SQUARE, EDINBURGH.

LONDON: 28, CORNHILL, E.C. West End Agency: 49, PALL MALL.

Dublin. . . . 41 WESTMORELAND ST.
Glasgow. . . . 114 WEST GEORGE ST.
Manchester. . . . ALBERT SQUARE.
Liverpool. . . . 48 CASTLE STREET.
Birmingham. 12 BENNETT'S HILL.

Leeds. . . . 21 PARK ROW.
Bristol. . . . 40 CORN STREET.
Belfast. . . . 2 HIGH STREET.
Newcastle. 12 GREY STREET.
Norwich. . . . 59 PRINCE OF WALES RD.

HEAD OFFICE,
ST. ANDREW SQUARE, EDINBURGH,
December, 1883.

A^w H. TURNBULL, *Manager.*
J. J. P. ANDERSON, *Secretary.*

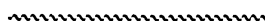
THE STANDARD

LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

Extract from last Annual Report.

Amount of Assurances accepted during 1882	£1,487,000
Claims by Death during 1882 - - -	£505,000
Subsisting Assurances - - -	£20,000,000
Accumulated Funds - - - -	£6,000,000
Annual Revenue - - - -	£875,000



DIVISION OF PROFITS.

The Company's Profits have been divided on ten occasions, viz.: 1835, 1840, 1845, 1850, 1855, 1860, 1865, 1870, 1875, and 1880, when large additions were made to Policies.

The ELEVENTH DIVISION will be made as at 15th November, 1885, when all the Policies then in force will participate.

EDINBURGH.

HEAD OFFICE: 3 & 5, GEORGE STREET.

LONDON.

83, KING WILLIAM STREET, AND 3, PALL MALL EAST, S.W.

DUBLIN.

66, UPPER SACKVILLE STREET.

MANCHESTER.

61, KING STREET.

LIVERPOOL.

8A, LORD STREET.

GLASGOW.

155, WEST GEORGE STREET.

NEWCASTLE.

53, GREY STREET.

BIRMINGHAM.

COBDEN CHAMBERS, CORPORATION STREET.

Agencies throughout the United Kingdom, and Branch Offices and Agencies in India and the British Colonies.

SPENCER C. THOMSON, *Manager.*

WEST OF ENGLAND

FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED 1807.

CHIEF OFFICE: EXETER.

LONDON OFFICE: 20, NEW BRIDGE STREET, E.C.

TOTAL FUNDS, £1,300,000. CAPITAL, £600,000.

Trustees.

RIGHT HON. EARL OF DEVON.

SIR T. D. ACLAND, Bart., M.P.

RIGHT HON. EARL FORTESCUE.

SIR J. T. B. DUCKWORTH, Bart.

RIGHT HON. EARL OF MORLEY.

SIR MASSEY LOPES, Bart., M.P.

ACTUARY AND SECRETARY—GEORGE S. CRISFORD.

ASSISTANT SECRETARY AND FIRE MANAGER—ROBERT J. GRAY.

NEW COMBINED SYSTEM OF LIFE ASSURANCE.

This System offers **NEW AND SPECIAL ADVANTAGES** important to Insurers, **EMBRACING THE REAL BENEFITS OF THE VARIOUS SCHEMES** which have already been brought before the public by the different Companies, viz. :—

Terminable Premium Plans. Paid up Policies.

*Non-Forfeiture. Fixed Surrender Values. Provision for Old Age.
Large Profits for Good Lives.*

EDUCATIONAL ANNUITIES.

Educational Annuities may be secured payable upon the lives of children for a term of 5 years, with a return of the whole of the Annuity Premiums paid, in the event of the death of the child before the annuity commences.

Special Feature.—By a small additional payment, the Premiums may be made to cease in the event of the death of the Parent or Guardian effecting the Assurance, the Annuity, notwithstanding, to become payable at the specified age.

FIRE INSURANCES.

This Office insures against Loss or Damage by Fire in Great Britain and Ireland. Moderate Premiums. Prompt and Liberal Settlement of Losses.

Copies of the New Prospectus, Proposal Forms for effecting Insurances, and every information may be obtained at the Chief Office, Exeter, or at any of the Branch Offices or Agencies.

BRANCH OFFICES:

DUBLIN, LIVERPOOL, MANCHESTER, BURY, NEWCASTLE-ON-TYNE, LEEDS,
BRISTOL, GLASGOW, EDINBURGH, DUNDEE, &c.

AGENTS WANTED IN UNREPRESENTED DISTRICTS.

THE STAND

LIFE ASSURANCE

OF THE

STANDARD LIFE ASSURANCE CO.

ANNUAL REPORT FOR THE YEAR
ENDING DECEMBER 31, 1911
SHOWING THE RESULTS OF
THE COMPANY'S BUSINESS
AND THE FINANCIAL POSITION

CONTENTS

The Company's Income Statement
and the Statement of Assets and
Liabilities were made up of

The Statement of the
Assets of the Company and

THE OFFICE

oldest Scottish Insurance Institution.

WEST OF HIGHLAND INSURANCE COMPANY.

Board of Directors.

BERT STEWART, Esq., of Ingliston.

W.S.

JOHN TURNBULL, Esq., of Abbey
St. Bathans, W.S.

D.

C. J. HENDERSON, Esq., Edinburgh.

ndavie.

R. H. LEADBETTER, Esq., Glasgow.

art.

CHARLES RITCHIE, Esq., S.S.C.

Edinburgh.

A. SHOLTO DOUGLAS, Esq., W.S.

Actuary.—D. DEUCHAR, F.I.A., F.F.A.

Financial Position of this Company, and the Liberality of
cial Claims to the Confidence and support of the Public.

ON UNUSUALLY FAVOURABLE TERMS.

miums, with Early Bonuses, which may be applied either to increase
Policy payable during life.

vest Premiums, with Special Bonus advantages to persons attaining

SELF-ACTING NON-FORFEITABLE SYSTEM.

render Value is applied to pay over-due Premiums, thus preventing the
licies.

Assurances in Seven Years ending 1875 .. £875,194

Assurances in Seven Years ending 188a .. £1,861,127

ANCES are granted on most favourable terms. Premiums strictly
unsurpassed.

Fire and Life Claims paid exceed Two Millions Sterling.

GEORGE STREET.

LONDON—82, KING WILLIAM ST., E.C.,

ST. VINCENT STREET.

AND
9, CRAIGS COURT, Charing Cross.

ESTABLISHED 1840.

URCH OF ENGLAND LIFE AND FIRE ASSURANCE, T AND ANNUITY INSTITUTION, & 10, KING STREET, CHEAPSIDE, LONDON.

Empowered by SPECIAL Act of Parliament—4 & 5 Vict. cap. xcii.

SUBSCRIBED CAPITAL - - - ONE MILLION.

DIRECTORS.

Chairman—WILLIAM EMMENS, Esq.

JOSEPH BROOME, Esq.

RICHARD NUGENT, Esq.

Rev. CANON CARR, LL.D.

THE REV. A. DALG. ROBINSON, M.A.

R. ENGLEDDUE, Esq.

W. F. SKENE, Esq., W.S., LL.D., D.C.L.

J. HARWARD J. HANDCOCK.

HERBERT TAYLOR, Esq.

MAS E. L. HIGGINSON.

JOHN R. TINDALE, Esq.

THE VICOMTE DE VALMER.

anted on the Lives and Property of the general Public upon very
Terms and Conditions.

wances made from the Proprietors' Fund in aid of Premiums on both
Fire Assurances effected by Clergymen and Ministers, and Members of
astic Profession.

Forms of Proposal, and every information may be obtained of

H. M. BAKER, SECRETARY.

British Empire Mutual Life Assurance Company,

NEW BRIDGE STREET, LONDON, E.C.

Incorporated in the year 1847, under Act 7 & 8 Vict. cap. 110, and further empowered by Special Act, 15 Vict. cap. 53.

DIRECTORS.

JOHN RÜNTZ, Esq., <i>Chairman.</i>	AUGUSTUS BENHAM, Esq., <i>Deputy-Chairman.</i>
H. M. Bompas, Esq., Q.C.	William Groser, Esq.
Hugh Campbell, M.D.	Pearson Hill, Esq.
Robert Freeman, Esq.	Donald Munro, Esq.
	George Phillips, Esq.
	George Rooke, Esq.
	John E. Tressider, Esq.
	J. H. Trouncer, M.D. Lond.

Auditors—W. Augustine Spain, Esq., and Henry Cattley Stewart, Esq.

Solicitors.

Messrs. Watson, Sons & Room.

Physician.

E. Headlam Greenhow, M.D., F.R.S.

Surveyor.

Samuel Walker, Esq.

Surgeon—John Mann, Esq.

Actuary—Josiah Martin, F.I.A., F.S.S.

Secretary—Edwin Bowley, F.I.A., F.S.S.

This Company being established on the **Mutual Principle**, all profits belong to the Members. Every third year a careful Valuation of the Business is made, and large Bonuses have been declared. The Average Cash Bonus (Triennially) exceeds 20 per cent. on the Premiums paid.

It has an **ANNUAL INCOME** exceeding **One Hundred and Fifty Thousand Pounds**,

An **ACCUMULATED FUND**, arising solely from Premiums, of nearly **One Million Sterling**.

And has paid in **CLAIMS** upwards of **One Million Sterling**.

LOANS on **FREEHOLDS**, **LEASEHOLDS**, and other **SECURITIES** considered.

Prospectuses, Copies of the last Report and Balance Sheet, and Board of Trade Returns, &c., can be obtained on application to any of the Agents of the Company, or to—

EDWIN BOWLEY, Secretary.

THE BRITISH MUTUAL BANKING COMPANY, LIMITED.

Originally Established 1857.

DIRECTORS.

EDWARD CHATFIELD, Esq., Farnborough, Hants,—*Chairman.*
JOHN VIRET GOOCH, Esq., Reform Club, Pall Mall.
EDGAR HORNE, Esq., 17, Great George Street, Westminster.
HENRY HARBEN, Esq., Holborn Bars.
RICHARD THOMAS PUGH, Esq., 14, Belsize Park, Haverstock Hill.
OWEN ROBERTS, Esq., 48, Westbourne Terrace, W.C.

Resident Solicitor—JAMES WHITE, LL.B.

Manager—JAMES MARTIN.

OFFICES—BANK BUILDINGS, LUDGATE CIRCUS, LONDON, E.C.

CURRENT ACCOUNTS kept in conformity with the practice of London Bankers, Interest being allowed on the minimum Monthly Balances at the rate of 2½ per cent. per annum, and credited to the Accounts Half-yearly. **No charge is made for keeping any Account, nor are there any conditions as to Balances.**

DEPOSITS received at 4 per cent. per annum, payable Half-yearly on the 30th June and the 31st of December. Interest Warrants are sent by post at the above mentioned dates.

ADVANCES made on all kinds of marketable Stocks and Shares, and on Deposit of Title-Deeds.

Full Particulars on application to the Manager

JAMES MARTIN.

Founded 1805. The Oldest Scottish Insurance Institution.

CALEDONIAN INSURANCE COMPANY.

Board of Directors.

Chairman.—ROBERT STEWART, Esq., of Ingliston.

WM. STUART FRASER, Esq., W.S.

P. H. MACLAREN, Esq., M.D.

T. A. HOG, Esq., of Newliston.

P. STIRLING, Esq., of Kippendavie.

Sir GEORGE WARRENDER, Bart.

GEORGE READMAN, Esq., Edinburgh.

JOHN TURNBULL, Esq., of Abbey
St. Bathans, W.S.

C. J. HENDERSON, Esq., Edinburgh.

R. H. LEADBETTER, Esq., Glasgow.

CHARLES RITCHIE, Esq., S.S.C.

A. SHOLTO DOUGLAS, Esq., W.S.

Manager & Actuary.—D. DEUCHAR, F.I.A., F.F.A.

The exceptionally Strong Financial Position of this Company, and the Liberality of its Regulations, give it special Claims to the Confidence and support of the Public.

LIFE ASSURANCE ON UNUSUALLY FAVOURABLE TERMS.

CLASS A 1.—Moderate Premiums, with Early Bonuses, which may be applied either to increase the sum assured, or to make the Policy payable during life.

CLASSES A 2 & B.—Lowest Premiums, with Special Bonus advantages to persons attaining old age.

NEW AND SELF-ACTING NON-FORFEITABLE SYSTEM.

Under this system the Surrender Value is applied to pay over-due Premiums, thus preventing the accidental forfeiture of Policies.

New Life Assurances in Seven Years ending 1875 .. £875,194

New Life Assurances in Seven Years ending 1882 .. £1,861,127

FIRE INSURANCES are granted on most favourable terms. Premiums strictly moderate, and security unsurpassed.

The Fire and Life Claims paid exceed Two Millions Sterling.

EDINBURGH—19, GEORGE STREET.

LONDON—82, KING WILLIAM ST., E.C.,

GLASGOW—64, ST. VINCENT STREET.

AND
9, CRAIG'S COURT, Charing Cross.

ESTABLISHED 1840.

CHURCH OF ENGLAND

LIFE AND FIRE ASSURANCE,

TRUST AND ANNUITY INSTITUTION,

9 & 10, KING STREET, CHEAPSIDE, LONDON.

Empowered by SPECIAL Act of Parliament—4 & 5 Vict. cap. xcii.

SUBSCRIBED CAPITAL - - - ONE MILLION.

DIRECTORS.

Chairman—WILLIAM EMMENS, Esq.

JOSEPH BROOME, Esq.

THE REV. CANON CARR, LL.D.

JOHN R. ENGLEDUE, Esq.

THE REV. J. HARWARD J. HANDCOCK.

COLONEL THOMAS E. L. HIGGINSON.

RICHARD NUGENT, Esq.

THE REV. A. DALG. ROBINSON, M.A.

W. F. SKENE, Esq., W.S., LL.D., D.C.L.

HERBERT TAYLOR, Esq.

JOHN R. TINDALE, Esq.

THE VICOMTE DE VALMER.

Assurances granted on the Lives and Property of the general Public upon very favourable Terms and Conditions.

Special Allowances made from the Proprietors' Fund in aid of Premiums on both Life and Fire Assurances effected by Clergymen and Ministers, and Members of the Scholastic Profession.

Prospectuses, Forms of Proposal, and every information may be obtained of

H. M. BAKER, SECRETARY.

COUNTY FIRE OFFICE,

No. 50, REGENT STREET,
AND
No. 14, CORNHILL, LONDON.

ESTABLISHED 1806.

BRANCH OFFICES:

EDINBURGH ..No. 123, GEORGE STREET.	BIRMINGHAM 61, COLMORE ROW.
DUBLIN No. 113, GRAFTON STREET.	CANTERBURY ST. GEORGE'S STREET.
LEEDS.. .. .No. 9, EAST PARADE.	EXETER QUEEN STREET.
MANCHESTER No. 68, FOUNTAIN STREET.	BRISTOL SMALL STREET.
LIVERPOOL BANK CHAMBERS, 3, COOK ST.	GLASGOW.. .. 32, KENFIELD STREET.

TRUSTEES AND DIRECTORS.

THE RIGHT HON. LORD KINNAIRD.
SIR RICHARD D. KING, BART.
PICKERING PHIPPS, Esq., M.P.
ETC., ETC.

ADMIRAL SIR G. ST. VINCENT KING, K.C.B.
THE HON. ARTHUR KINNAIRD.
S. A. BEAUMONT, Esq., *Man. Dir.*
ETC., ETC.

SECRETARIES—GEORGE W. STEVENS, Esq.; BERNARD E. RATLIFF, Esq.

The General Reversionary & Investment Company.

OFFICE: No. 5, WHITEHALL, LONDON, S.W.

ESTABLISHED 1836.

Further Empowered by Special Act of Parliament, 14 and 15 Vict., cap. 130.

CAPITAL, £500,000.

Directors.

Chairman—EDWARD WALMSLEY, Esq.
Deputy-Chairman—Colonel JOSEPH WALKER JASPER OUSELEY.
MAYOW WYNELL ADAMS, Esq. | WILLIAM ROBERT BARKER, Esq.
THOMAS ALLEN, Esq. | WILLIAM HENNIKER HEATON, Esq.
HERBERT CHARLES MALKIN, Esq.

Auditors.

Sir Charles Rhoderick McGrigor, Bart. | George Badham, Esq. | Martin J. K. Becher, Esq.

Bankers.

Messrs. Drummond.

Solicitors.

Messrs. Shoubridge & May, 19, Lincoln's-Inn-Fields, W.C.

THE business of this Company consists in the **PURCHASE** of, or **LOANS** upon—

Reversionary Interests, vested or contingent, in **LANDED or FUNDED PROPERTY**, or **SECURITIES**; also **Life Interests** in **POSSESSION**, as well as in **EXPECTATION**.

Loans upon Reversions may be obtained either at an Annual Interest, or in consideration of deferred charges, payable upon the **REVERSIONS** falling in.

Present Incomes are likewise granted upon the latter principle to persons entitled to **Reversionary Interests**, who may thus obtain the means of support until their property falls into possession, without being called upon for any payment until that event.

Prospectuses and Forms of Proposal may be obtained from the Secretary, to whom all communications should be addressed.

WM. BARWICK HODGE, *Actuary and Secretary.*

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

(Established 1821, and Empowered by Special Acts of Parliament.)

SUBSCRIBED CAPITAL £2,000,000 **TOTAL FUNDS IN HAND** £3,833,000
CAPITAL PAID-UP £1,000,000 **TOTAL INCOME, over** £851,000

DIRECTORS.

John G. Talbot, Esq., M.P., *Chairman.* Alban G. H. Gibbs, Esq., *Deputy-Chairman.*
 Henry Bonham-Carter, Esq. John B. Martin, Esq.
 Charles William Curtis, Esq. S. Hope Morley, Esq.
 Charles F. Devas, Esq. Henry John Norman, Esq.
 Sir Walter R. Farquhar, Bart. David Powell, Esq.
 James Goodson, Esq. Augustus Prevost, Esq.
 John J. Hamilton, Esq. Henry Vigne, Esq.

Auditors—Cornelius Paine, Esq.; Noel Whiting, Esq.

Physicians—J. Russell Reynolds, Esq., M.D., F.R.S., 38, Grosvenor Street, W.;
 W. R. Gowers, Esq., M.D., 50, Queen Anne Street, W.

Solicitors—Messrs. Parkin, Pagden & Woodhouse, 5, New Square, Lincoln's Inn.

Surveyors—Joseph Jennings, Esq., Langham Street, Cavendish Square; Messrs. Drivers & Co.
 (Valuers for Landed Securities), 4, Whitehall.

HEAD OFFICE:—11, LOMBARD STREET, LONDON, E.C.

Manager of Fire Department—F. J. Marsden. *Actuary and Secretary*—T. G. C. Browne.

Bankers—Messrs. Martin & Co., 68, Lombard Street.

LAW COURTS BRANCH:—21, FLEET STREET.

Branch Manager—Ralph P. Hardy. *Bankers*—Messrs. Child & Co., 1, Fleet Street.

LIFE DEPARTMENT.

The Last Quinquennial Valuation was made on the basis of the Institute of Actuaries' (HM) Table of Mortality and 3 per Cent. Interest. The Valuation was strictly a net premium one, the whole of the loading being reserved.

FEATURES OF LIFE POLICIES.

PAYMENT OF CLAIMS is generally made immediately after proof of death.

A GUARDIAN Policy of 5 years' standing can be revived within thirteen months on payment of the premiums overdue and a fine, no evidence of health being required.

A GUARDIAN Policy of 5 years' standing is free from all restrictions as to foreign residence and travel provided the life assured has attained the age of 30, and has not previously exceeded the free limits, nor is in the military, naval, nor mercantile marine services. Forfeiture of a GUARDIAN Policy on account of suicide is limited to thirteen months.

A GUARDIAN Policy is indisputable on the ground of any bona fide error in the proposal after the age has been admitted.

The GUARDIAN issues, when required, special forms of Trust Policies for Wife and Children.

The GUARDIAN system of paid-up and Non-forfeiture Policies gives ample protection to Policyholders who from any cause cannot continue their periodical payments.

LIFE FUND (1882) - £2,175,000. **LIFE INCOME** - £279,000.

FIRE DEPARTMENT.

Insurances Effected on Property at Home and Abroad at Moderate Rates.

FIRE FUND (1882) - £410,000. **FIRE INCOME** - £337,000.

The Directors are prepared to consider applications for Agencies.

ROCK LIFE ASSURANCE COMPANY,

ESTABLISHED A.D. 1806, for the Assurance of Lives and Survivorships.

No. 15, NEW BRIDGE STREET, BLACKFRIARS, LONDON.

Trustees.

J. G. BARCLAY, Esq. G. A. FULLER, Esq. C. RIVAZ, Esq.
 W. A. BEVAN, Esq. J. GODDARD, Esq. S. H. TWINING, Esq.
 The Rt. Hon. J. G. DODSON, M.P.

Directors.

Major-Gen. The Right Hon. LORD ABINGER, C.B. J. GODDARD, Esq.
 W. A. BEVAN, Esq. Sir J. KELK, Bart.
 G. P. BIDDER, Esq., Q.C. S. LAURENCE, Esq.
 F. COX, Esq. Lieut.-Gen. Sir G. St. P. LAWRENCE, K.C.S.I., C.B.
 The Rt. Hon. J. G. DODSON, M.P. C. T. LUCAS, Esq.
 G. A. FULLER, Esq. C. RIVAZ, Esq.
 C. RUGGE-PRICE, Esq.
 Hon. C. H. STRUTT, M.P.
 W. B. TOWSE, Esq.
 H. J. TRITTON, Esq.
 S. H. TWINING, Esq.

Auditors—W. COSSART, Esq.; F. KEARSEY, Esq.; G. J. Newbery, Esq.; J. N. SCOTT, Esq.
Medical Officers—F. J. FARRE, M.D., F.R.C.P.; F. DE H. HALL, M.D., F.R.C.P., M.R.C.S.

Solicitor—J. KENDALL, Esq., Union Bank Chambers, Lincoln's Inn.

Bankers—Messrs. BARCLAY, BEVAN, TRITTON & Co. *Actuary*—H. W. PORTER, Esq.

THE ROCK LIFE ASSURANCE COMPANY, which has been established THREE QUARTERS OF A CENTURY, has an ACCUMULATED FUND of more than THREE MILLIONS STERLING, invested in Mortgages on Land, and other first-class Securities, viz:—

On the 19th August, 1882 £3,237,473 7 4
 Sum Assured—inclusive of Bonus Additions—at that date 4,581,308 11 11
 Estimated Liability thereon (Northampton Table of Mortality, 3 per Cent. Interest) 1,495,587 17 6
Being less than one-half the Fund invested.
 Total Amount of Bonus Additions made to Policies 3,646,588 16 11
 Amount of Profits divided for the Seven Years ending 19th August, 1882 592,076 9 9
 Annual Income 273,857 17 3
 Total Claims paid—inclusive of Bonus Additions 9,021,234 18 0

TABLE SHOWING THE BONUS ADDITIONS MADE TO POLICIES UP TO THE YEAR 1882.

No. of Policy.	Sum Assured.	Amount of Bonuses.	Total Amount Payable.
2,378	£250	£636 9 2	£886 9 2
3,511	2,000	4,075 13 4	6,075 13 4
4,192	5,000	9,169 3 4	14,169 3 4
4,488	2,000	3,531 13 4	5,531 13 4
4,526	3,000	5,093 10 0	8,093 10 0
4,979	1,000	1,571 16 8	2,571 16 8

Copies of the Accounts deposited with the Board of Trade, pursuant to "The Life Assurance Companies' Act, 1870," as well as of the Periodical Valuation Accounts, and every information, may be obtained on application.
 H. W. PORTER, Actuary.

IMPERIAL LIFE INSURANCE COMPANY.

Established 1820.

1, OLD BROAD STREET, LONDON, E.C., & 22, PALL MALL, S.W.

DIRECTORS.

Chairman—JOHN HAMPTON HALE, Esq.

Deputy-Chairman—GEORGE HANBURY FIELD, Esq.

JOHN HARVEY ASTELL, Esq.

CHARLES BARCLAY, Esq.

THOMAS GEORGE BARCLAY, Esq.

FRANCIS AUGUSTUS BEVAN, Esq.

JAMES BRAND, Esq.

CHARLES CAVE, Esq.

SIR GEORGE HENRY CHAMBERS.

HENRY DAVIDSON, Esq.

MARTIN RIDLEY SMITH, Esq.

Manager and Actuary—JAMES CHISHOLM.

Secretary—JAMES BUMPUS.

Assurance Fund, £1,215,000.

Annual Income, £133,000. Claims Paid, £3,750,000.

DISTINGUISHING FEATURES.

Absolute Security, combined with moderate Premiums.

High Average Bonuses. Profit divided every 5 years.

Liberality of Conditions of Assurance and Office Regulations. Immediate Settlement of Claims.

Free Travelling all over the World.

New plan of Endowments to Children, particulars of which, with Company's Prospectus, free on application.

KENT FIRE INSURANCE COMPANY,

ESTABLISHED A.D. 1802, AND THE

United Kent Life Assurance & Annuity Institution or Company, Limited.

Chief Office—MAIDSTONE, KENT.

London Agency—26, BUDGE ROW, CANNON STREET, E.C.

The PAID-UP CAPITAL & ACCUMULATIONS NEARLY £800,000.

Governor:—THE RIGHT HON. THE EARL SONDES.

FIRE.—Insurance against Loss or Damage by Fire, Explosion of Gas, or by Lightning (whether the property be set on fire thereby or not), at low Premiums.

LIFE.—No Partnership Liability. Simple Proposal Forms. Bonus options at each Division of Profits. Settlements immediately after proof of Death and Title.

EXAMPLES OF BONUS ADDITIONS.

No. of Policy.	Year of Issue.	Age at Entry.	Original Sum Assured.	Premium.	Bonus added.	Total now Insured.
462	1831	26	£500	£11 11 8	£682	£1,182
503	1833	41	£800	£26 10 8	£1,642	£2,442
557	1834	43	£1,000	£35 6 8	£1,664	£2,664
767	1840	38	£999	£30 5 10	£1,144	£2,143

EXAMPLES OF REDUCTIONS OF PREMIUMS.

No. of Policy.	Year of Issue.	Age at Entry.	Original Sum Assured.	Original Premium.	Premium now Payable.	Bonus added since extinction of Premium.
354	1828	31	£999	£25 18 4	NIL	£731
714	1839	30	£1,000	£25 5 10	NIL	£407
734	1839	27	£500	£11 16 8	NIL	£152
1,382	1851	46	£1,000	£38 12 6	NIL	£154

W. L. SEYFANG, *Secretary.*

LAW LIFE ASSURANCE SOCIETY.

INSTITUTED 1833.

OFFICE:—FLEET STREET, LONDON, E.C.

SUBSCRIBED CAPITAL, ONE MILLION.

Trustees.

The Right Hon. Baron CAMPBELL.
The Right Hon. Viscount CRANBROOK.
The Honorable Mr. Justice MANISTY.
The Honorable Mr. Justice PEARSON.

WILLIAM FREDERICK HIGGINS, Esq.
EDMOND ROBERT TURNER, Esq.
The Honorable ALFRED E. GATHORNE-HARDY.

Actuary—GRIFFITH DAVIES, Esq.

Physician—ROBERT MARTIN, Esq., M.D., 51, Queen Anne Street, W.

Solicitor—J. S. BOCKETT, Esq., 60, Lincoln's Inn Fields. Bankers—Messrs. HOARE, Fleet Street.

Assets on 31st Dec., 1882	£5,432,466
Income for the year 1882	470,153
Amount paid in Claims to 31st Dec., 1882	13,429,050
Aggregate Reversionary Bonuses hitherto allotted	6,198,991

The Expenses of Management (including commission) are about $\frac{1}{4}$ per cent. of the annual income. Assurances are granted upon the lives of persons for any desired amount, either with participation in Profits, or at a lower rate of Premium without participation in Profits.

Four-fifths of the Profits made by this Society are every fifth year appropriated to the persons assured on the participating scale of premiums, who have been so assured for Two full years and upwards prior to the date of the Division.

Loans are granted on security of Life interests in connection with Policies of Assurance, as well as on the other ordinary Securities.

Loans are also granted on security of unencumbered Policies of the Society, nearly to the extent of their surrender value.

Commission allowed to Solicitors and others on Assurances introduced through their agency. Claims are paid at the expiration of one month after the requisite evidence of death, upon satisfactory proof of title being furnished in the meantime.

Prospectus and Form of Proposal will be sent on application to the Actuary.

December, 1883.

THE LIVERPOOL AND LONDON AND GLOBE

Established

INSURANCE COMPANY.

[1836]

FIRE — LIFE — ANNUITIES.

HEAD OFFICES—1, DALE STREET, LIVERPOOL;—7, CORNHILL, LONDON.

Policyholders incur no Liability of Partnership.

The following extracts from the Company's Report and Accounts for the year ending the 31st December, 1882, give the position of the Company at that date:—

The Net Fire Premiums for the year 1882 were	£1,171,571
The Net Life Premiums	226,221
The Interest derived from Investments amounted to	290,957

Total—Net Income £1,677,749

Capital (paid up)	£945,640
Globe Perpetual Annuity Fund	1,102,800

Life Reserves.

Life and Annuity Fund.....£3,422,078

Fire and General Reserves.

General Reserve and Fire Re-Insurance Fund£1,500,000 } 1,611,234
Balance of Profit and Loss Account after paying Dividend 1882 .. 111,234 }

Total of above Funds£6,381,748

Progress.

The above Funds have during the last nine years been increased by..... 2,246,758
The Total CLAIMS paid since the commencement of the Company } £18,708,111
amount to

Life Department.

All descriptions of Life Insurance and Annuities at moderate rates.

Participating Policies under new table payable at fixed age or previous death.

Prospectuses and Forms of Proposal for Fire and Life Insurance and Annuities may be obtained at the Company's Offices, or from any of its Agents.

AUGUSTUS HENDRIKS, Actuary.

JOHN M. DOVE, General Manager and Secretary.
ALEXANDER DUNCAN, Sub-Manager.
T. I. ALSOP, Assistant Resident Secretary.

LONDON & LANCASHIRE LIFE ASSURANCE COMPANY.

HEAD OFFICE: 66 & 67, CORNHILL, LONDON, E.C.

Branch Offices:

LIVERPOOL, MANCHESTER, BIRMINGHAM, NEWCASTLE-ON-TYNE, BRISTOL, MERTHYR, GLASGOW, EDINBURGH, DUNDEE, DUBLIN, AND BELFAST.

With Agencies in the principal Towns of the United Kingdom.

INDIAN BRANCH—CALCUTTA.

CANADIAN BRANCH—MONTREAL.

AUSTRALASIAN BRANCH—MELBOURNE.

Board of Direction.

Chairman—COLONEL KINGSCOTE, C.B., M.P.

Deputy-Chairman—ALDERMAN SIR THOMAS DAKIN.

THE RIGHT HONOURABLE THE LORD MAYOR (ALDERMAN FOWLER, M.P.)

HON. EVELYN ASHLEY, M.P.

JOHN J. KINGSFORD, Esq.

ABEL CHAPMAN, Esq.

JOHN T. MORGAN, Esq.

HENRY A. ISAACS, Esq.

ROBERT BARCLAY REYNOLDS, Esq.

SAMUEL GURNEY SHEPPARD, Esq.

Assistant Secretary—G. W. MANNERING.

Manager and Actuary—WILLIAM PALIN CLIREHUGH.

SPECIAL FEATURES.

1. Policies Indisputable after Five Years' duration, provided Age has been admitted.

2. Non-Forfeiture of Policies, by granting a proportionate Free Paid-up Policy, or by granting a Loan to enable Assured to pay renewal Premium due.

Liberal Surrender Values in Cash or Loans granted to the extent of such Value.

Claims promptly paid without the usual delay of Three Months.

Distribution of Profits.—*Four-fifths*, or 80 per cent., of the entire net profits are apportioned to Participating Policies every five years.

Applications for Agencies invited where the Company is not fully represented. Special Terms.

MARINE & GENERAL MUTUAL LIFE

ASSURANCE SOCIETY.

Head Office—14, LEADENHALL STREET, LONDON, E.C.

Established 1852.

DIRECTORS.

HENRY BAYLEY, Esq., Chairman, Managing Director of the P. & O. Steam Navigation Company.

Captain SHUTTLEWORTH, Deputy-Chairman, Elder Brother of the Trinity House.

N. B. ACWORTH, Esq., Director of the Madras Railway Company.

The Right Hon. HUGH C. E. CHILDERS, M.P., F.R.S.

ROBERT TEMPLE FRERE, Esq., President of the West Flanders Railways Company.

THOMAS SUTHERLAND, Esq., Chairman of the P. & O. Steam Navigation Company.

JOSEPH HERBERT TRITTON, Esq., Chairman of the General Steam Navigation Company.

THOMAS ROBERT TUFNELL, Esq., Deputy-Chairman of the Royal Mail Steam Packet Company.

Medical Referees.

ALEXANDER BEATTIE, Esq., M.D., H.M.E.I.S., 45, Porchester Terrace, W.

C. B. RADCLIFFE, Esq., M.D., 25, Cavendish Square, W.

Auditors—EDWARD ROBERTS, Esq.; JAMES SODEN, Esq.

Bankers—Messrs. BARCLAY, BEVAN, TRITTON & Co., 54, Lombard Street, E.C.

Solicitor—J. A. RADCLIFFE, Esq., 20, Craven Street, Charing Cross, W.C.

Secretary and Actuary—CLAUD G. LAING.

Assistant Actuary—GERALD H. RYAN.

LIFE ASSURANCE in all its BRANCHES.

Mariners' Lives and Effects Insured;

Also the Lives and Effects of Passengers by Steam and Sailing Vessels.

Moderate Rates of Premium. Large Bonuses. Liberal Conditions. Immediate Payment of Claims.

All Information as to Rates, &c., may be obtained from the Head Office as above.

G. G. LAING, Secretary and Actuary.

THE NATIONAL FIRE INSURANCE CORPORATION, LIMITED.

Head Office—72, KING WILLIAM STREET, LONDON, E.C.

West End—12, PALL MALL, S.W.

LIVERPOOL—12, THE ALBANY, OLDHALL STREET.

GLASGOW—150, ST. VINCENT STREET.

MANCHESTER—52, BROWN STREET.

BRISTOL—SHANNON COURT, CORN STREET.

EDINBURGH—50, GEORGE STREET.

BIRMINGHAM—TEMPLE ROW.

TRUSTEES.

SIR HENRY ARTHUR HUNT, C.B., 45, Parliament Street, and 54, Eccleston Square.

CHARLES HOARE, Esq. (Messrs. Hoare).

DIRECTORS.

SIR GABRIEL GOLDNEY, Bart., M.P., Beechfield, Chippenham, Wilts. (*Chairman*).

FOSTER MORTIMORE, Esq. (Butcher, Mortimore and Co.), (*Deputy-Chairman*).

H. W. HOARE, Esq., Oakfield, Crawley.

HENRY LOFTS, Esq. (Messrs. Loft's and Warner), 130, Mount Street, Grosvenor Square.

ROBERT OWEN WHITE, Esq. (late of J. Bazley White and Bros.).

THE HON. ROBERT WELLESLEY GROSVENOR, 62, Queen's Gate, S.W., and The Lodge, Brackley.

THOMAS A. H. HAMOND, Esq., 56, Lincoln's Inn Fields, W.C., and Swaffham, Norfolk.

HENRY A. HUNT, Esq., 45, Parliament Street, S.W.

Bankers—MESSRS. HOARE, Fleet Street.

Manager—WILLIAM COLLIS.

Moderate Terms. Claims promptly and liberally settled.

Influential Agents wanted—Liberal Commissions.

Northern Assurance Company.

Established 1836. Incorporated by Act of Parliament.

For FIRE & LIFE ASSURANCE AT HOME & ABROAD.

INCOME AND FUNDS (1882).

Fire Premiums, £460,100. Life Premiums, £181,500. Interest, £121,800.

Accumulated Funds, £2,749,400.

Head Offices: { LONDON—1, MOORGATE STREET.
ABERDEEN—3, KING STREET.

Branches.

BIRMINGHAM—42, Temple Street.

BRISTOL—THE EXCHANGE.

DUBLIN—40, WESTMORELAND STREET.

DUNDEE—110, COMMERCIAL STREET.

EDINBURGH—20, ST. ANDREW SQUARE.

AUSTRALIA—Melbourne.

CANADA—Montreal.

UNITED STATES—Boston, Chicago, New York and San Francisco.

London Board of Directors.

Chairman—SIR WILLIAM MILLER, BART.

COLONEL ROBERT BARKING.

ERNEST CHAPLIN, Esq.

PHILIP CURRIE, Esq., C.B.

GEORGE JOHN FENWICK, Esq.

ALEXANDER PEARSON FLETCHER, Esq.

WILLIAM WALKINSHAW, Esq.

GLASGOW—24, GEORGE SQUARE.

LIVERPOOL—2, TITHEBARN STREET.

MANCHESTER—62, SPRING GARDENS.

NEWCASTLE-ON-TYNE—2, COLLINGWOOD STREET.

UNITED STATES—Boston, Chicago, New York and San Francisco.

London Board of Directors.

Chairman—SIR WILLIAM MILLER, BART.

ALEXANDER HEUN GOSCHEN, Esq.

WILLIAM EGERTON HUBBARD, JR., Esq.

FERDINAND MARSHALL HUTH, Esq.

HENRY JAMES LUBBOCK, Esq.

JOHN STEWART, Esq.

Fire Department—JAMES ROBB, Manager.

Life Department—THOS. H. COOKE, Actuary.

GENERAL MANAGER—JAMES VALENTINE.

FIRE DEPARTMENT.—Insurances are granted on Property situate in all parts of the British Dominions, and in most Foreign Countries, at rates which are computed according to the actual risk incurred. The Company has already paid over Four Millions Sterling in the settlement of Claims under its Fire Policies.

LIFE DEPARTMENT.—The Company offers the advantages of perfect Security, with great Economy in management and moderate Rates of Premium. The total expenses in the year 1882 were slightly under 7½ per cent. of the Income from Premiums and Interest, or excluding Commission paid to Agents, less than 4 per cent.

In the Participation Branch the whole of the ascertained Surplus at each Valuation belongs to the Assured. The amount for the Quinquennium ending 31st December, 1880, was sufficient to Provide a Bonus of £1, 10s. per cent. per annum upon the sum Assured, or £7, 10s. per cent. on the whole Quinquennium, beside leaving £46,311 to be carried forward.

THE PELICAN LIFE INSURANCE COMPANY.

ESTABLISHED IN 1797.

70, LOMBARD STREET, LONDON, E.C., & 57, CHARING CROSS, S.W.

DIRECTORS.

HENRY ROBERT BRAND, Esq., M.P.
OCTAVIUS E. COOPE, Esq., M.P.
HENRY FARQUHAR, Esq.
A. C. LORAIN FULLER, Esq.
CHARLES EMANUEL GOODHART, Esq.
HENRY LANCELOT HOLLAND, Esq.

SIR JOHN LUBBOCK, Bt., M.P., F.R.S.
HERBERT G. H. NORMAN, Esq.
HONBLE. E. C. W. PONSONBY.
DUDLEY ROBERT SMITH, Esq.
HONBLE. EDWARD STANHOPE, M.P.
MARMADUKE WYVILL, Esq.

The Oldest Proprietary Company in the Kingdom established for the transaction of Life Insurance Business only.

The Insured are not involved in any Partnership or other liability whatever.

FINANCIAL POSITION.

Annual Premium Income	...	...	...	...	...	£92,500
Total Annual Income	...	...	...	...	...	£146,600
Accumulated Funds	...	...	...	...	...	£1,300,000

Total Claims paid by the Company—over SEVEN MILLIONS STERLING.

For Prospectuses, Forms of Proposal, &c., apply to—

ROBERT C. TUCKER,
Actuary & Secretary.

PROVINCIAL LIFE INSURANCE COMPANY.

Accumulated Life Fund represents } Upwards of Eight Years' Premium Income.

Investment of Funds. } Interest on Invested Funds Realized last year, £4. 12s. 10d. per cent.

Last Valuation. } On Institute H^M Table at 3½ per Cent., with whole of loading reserved.

Policy Claims Paid. } Immediately after production of satisfactory proofs of death and title.

LIBERAL
TERMS
TO
ACTIVE
AGENTS.

ESTABLISHED
31
YEARS.

CHAIRMAN:

THOS. BARNES, ESQ.

Farnworth, Lancashire,
and
Quinta, Donaghishire.

Offices—High Street, WREXHAM, JOHN FRANCIS,

Secretary.

7, Queen Victoria Street, } JOHN A. GREIG,
Manston House, LONDON, } *Resident Secretary.*

QUEEN INSURANCE COMPANY.

CHIEF OFFICES:

QUEEN INSURANCE BUILDINGS, LIVERPOOL, & 60, GRACECHURCH STREET, LONDON.

TWENTY-FIFTH ANNUAL REPORT.

The REPORT and ACCOUNTS for the year 1882, presented to the Shareholders at the ANNUAL MEETING, on Thursday, 31st May, 1883, showed

In the FIRE BRANCH,

That the Premiums for 1882, after deducting Re-insurances, amounted to £560,335, and the losses to £440,906.

In the LIFE BRANCH,

That new Policies had been issued for £271,830, and that the Life Fund, by the addition (£39,806) made to it in the year, now represents 69'3 per cent. of the entire net Premiums received on every Policy in force.

The Amount standing to the Credit of Profit and Loss Account was appropriated to payment of a Dividend at the rate of 10 per cent. per annum.

The FUNDS were shewn thereafter to stand as follows:—

Capital Paid-up	£180,035
Reserves	301,598
Life Accumulation Fund	430,208
Annuity Fund	13,596
TOTAL FUNDS IN HAND	1,018,805

The Income of the Company is now .. . 684,427

The Company has paid in satisfaction of Claims 4,451,139

J. MONCRIEFF WILSON, *General Manager.*

T. WALTON THOMSON, *Sub-Manager.*

J. K. RUMFORD, *Secretary in London.*

Active and Influential Agents Wanted.

RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

71, KING WILLIAM STREET, LONDON, E.C.

Established 1840.

TRUSTEES.

THE RIGHT HON. THE EARL OF LEVEN AND MELVILLE.

THE RIGHT HON. LORD PETRE.

THE RIGHT REV. THE BISHOP OF MORAY AND ROSS.

W. M. TUFNELL, Esq.

DIRECTORS.

J. T. ABDEY, Esq., Loughton.

EDWARD BUTLER, Esq., Kew Gardens, S.W.

W. W. DUFFIELD, Esq., Chelmsford.

THOMAS EYKYN, Esq., Ladbroke Grove, Kensington Park.

ALEXANDER HOWDEN, Esq., Birchin Lane.

JOHN W. LAY, Esq., Walcott's, Great Tey.

J. OXLEY PARKER, Esq., Bank, Maldon.

THE HON. HENRY W. PETRE, Springfield-place.

JOHN PIKE, Esq., Southwark.

JAMES C. TRAILL, Esq., Castle Hill, Caithness.

W. M. TUFNELL, Esq., Bank, Chelmsford.

Medical Officers—J. W. OGLE, Esq., M.D.; H. FLY SMITH, Esq., M.D.

Bankers—Messrs. WILLIAMS, DEACON & Co., Birchin Lane; The LONDON & COUNTY BANK; Messrs. SPARROW, TUFNELL & Co., Chelmsford.

Solicitors—Messrs. STREET & POYNDER, 27, Lincoln's Inn Fields; Messrs. GEPF & SONS, Chelmsford.

Secretary—HENRY UNWIN.

The PREMIUM charged will be found moderate, with due regard to safety. Those charged for Foreign and Colonial risks have been recently revised. Second Class Lives may be assured at the ordinary rate, with an extra charge, to be treated as a debt upon the Policy, which will decrease annually and be extinguished upon the Assured reaching the age expectant on his life at entry.

No Liability whatever can attach to Members beyond the payment of their stipulated Premiums and every member accepts his Policy with this condition expressed.

Copies of Prospectus, Annual Report, Balance Sheet, and Forms of Proposal may be obtained at any of the Society's Branches or Agencies throughout the United Kingdom.

ROYAL EXCHANGE ASSURANCE CORPORATION,

(Established by Royal Charter, A.D. 1720.)

For SEA, FIRE, LIFE, & ANNUITIES.

CHIEF OFFICE—ROYAL EXCHANGE, LONDON. BRANCH—29, Pall Mall.

THE ACCUMULATED FUNDS EXCEED £4,000,000.

The Total Claims paid by this Corporation have exceeded **THIRTY-TWO MILLIONS** Sterling.

JAMES STEWART HODGSON, Esq., *Governor.*
FRANCIS ALEXANDER HAMILTON, Esq., *Sub-Governor.*
FREDERICK JOSEPH EDMANN, Esq., *Deputy-Governor.*

Directors.

Robert Barclay, Esq.	Charles Ernest Green, Esq.	Hon. Ronald Leslie Melville.
John Garratt Cattley, Esq.	Charles Seymour Grenfell, Esq.	William Robert Moberly, Esq.
Mark Currie Close, Esq.	Wilmot Holland, Esq.	William Gair Rathbone, Esq.
Edward James Daniell, Esq.	Egerton Hubbard, Esq.	Sir John Rose, Bart.
William Davidson, Esq.	William Knowles, Esq.	Samuel Leo Schuster, Esq.
Alfred Dent, Esq.	Neville Lubbock, Esq.	Eric Carrington Smith, Esq.
Alexander Druce, Esq.	George Forbes Malcolmson, Esq.	Henry Frederick Tiarks, Esq.
Charles Hermann Goschen, Esq.	Daniel Meinertzhagen, Esq.	Montagu C. Wilkinson, Esq.

FIRE ASSURANCES on liberal terms.

LIFE ASSURANCES with or without participation in profits.

LOANS are granted on security of LIFE INTERESTS in connexion with Policies of Assurance.

The Divisions of Profit take place *every Five years*.

At the last Division of Profits, the Reversionary Bonuses ranged from £1. 8s. to over £6 per cent. per annum on the original sum assured, according to the age of the Policy and of the Life Assured.

The Company have on their books Policies, the Reversionary Bonuses on which average within a trifle of £3 per cent. per annum on the original sum assured.

A large participation in profits, with exemption, under Royal Charter, from the liabilities of partnership;—the guarantee of the invested Capital-Stock, and all the real improvements in modern practice, with the security of an Office whose resources have been tested by the experience of MORE THAN A CENTURY AND A-HALF.

Applications for Agencies are invited.

A Prospectus, Table of Bonus, and Balance Sheet, will be forwarded on application.

E. R. HANDCOCK, *Secretary.*

The Scottish Amicable Life Assurance Society.

Established 1826, and Incorporated by Special Act of Parliament.

ASSURANCES IN FORCE, CLAIMS PAID, ACCUMULATED FUNDS, ANNUAL INCOME,
£7,680,000. £3,150,000. £2,465,000. £305,000.

President—HIS GRACE THE DUKE OF BUCCLEUCH, K.G.

Vice-Presidents—The Right Hon. THE EARL OF DEVON; Professor Sir WILLIAM THOMSON, LL.D., F.R.S.; and the Right Hon. JOHN INGLIS, THE LORD JUSTICE-GENERAL OF SCOTLAND.

EXTRAORDINARY DIRECTORS.

JOHN HENNINGS NIX, Esq., London.
Sir JOHN BARRINGTON, Dublin.
Sir JOHN ILES MANTELL, Manchester.
J. G. C. HAMILTON, Esq. of Dalzell, M.P.
JAMES SOMMERVELL, Esq., of Sorn Castle.

JAMES GRAHAM, Esq., C.A., Glasgow.
JOHN HICKS, Esq., C.E., D.L., Mytton Hall,
T. A. F. KINGSCOTE, Esq., London. (Whalley.
THOS. HILL, Esq., Vice-Chairman, Caledonian
WM. SMITH, Jun., Esq., Manufacturer. [Ry.

ORDINARY DIRECTORS.

M. E. ROBINOW, Esq., Merchant.
WM. CROUCH, Esq., C.E.
Professor RAMSAY, The College.
JOHN BROOKS WRIGHT, Esq., Merchant.

SETON THOMSON, Esq., Insurance Broker.
ALEX. CLAPPERTON, Esq., Merchant.
ELIAS GIBB, Esq., Merchant.
COLIN DUNLOP, Jr., Esq., Ironmaster.

Professor LEISHMAN, *Medical Adviser.*

WILLIAM G. SPENS, *Secretary.*

THOMAS MARR, F.I.A., F.F.A., *Manager.*

HEAD OFFICE:—35, ST. VINCENT PLACE, GLASGOW.

LONDON BOARD.

THE RIGHT HON. THE EARL OF DEVON.
J. C. ANDREAE, Esq., Bell House, Clapham Com.
J. BORRADAILE, Esq., 26, Gloucester-pl. Portman-sq.

T. A. F. KINGSCOTE, Esq., 17, Gracechurch St.
J. HENNINGS NIX, Esq. (Fuller & Co.)
AUG. SILLEM, Esq. (Antony Gibbs & Sons).

Y. R. ECCLES, *Secretary.*

LONDON OFFICE—1, THREADNEEDLE STREET, E.O.

EDINBURGH—13, St. Andrew Square.—G. C. MACLEAN, *Resident Secretary.*

DUBLIN—50, Lower Sackville Street.—W. PERRIN, *Resident Secretary.*

BELFAST—12, Victoria Street.—W. A. CHAPMAN, *Resident Secretary.*

The Directors will be glad to receive applications for Agencies from gentlemen not representing other Life Offices.

SCOTTISH METROPOLITAN

Life Assurance Company.

CAPITAL—£80,000.

Chairman of the Board of Directors.

J. H. A. MACDONALD, Q.C., Dean of the Faculty of Advocates and Sheriff of Perthshire.

Manager.

WM. GIBSON BLOXSOM.

Secretary.

W. R. MACDONALD, F.F.A.

NEW ASSURANCES	...	...	...	...	...	£156,805
FUNDS	...	...	...	...	...	65,267
PREMIUM INCOME	...	...	...	...	...	16,368
ASSURANCES IN FORCE—Over	...	...	...	...	...	600,000

Specially Low Rates of Premium.
Perfect Security.
Liberal Conditions of Assurance.
All Claims payable on proof of Death.

Head Office—25, ST. ANDREW SQUARE, EDINBURGH.

Glasgow Office—136, ST. VINCENT STREET.

London Office—79, CORNHILL, E.C.

The Directors invite applications for Agencies, and are prepared to make liberal arrangements as to remuneration.

STAR LIFE ASSURANCE SOCIETY.

ESTABLISHED 1843.

(Empowered by Special Act of Parliament, 31 & 32 Victoria, cap. 165.)

Head Office:—32, MOORGATE STREET, LONDON.

ASSURANCE FUND	-	-	-	£2,023,167	6	1
ANNUAL INCOME	-	-	-	331,869	13	0
BONUSES APPORTIONED	-	-	-	801,658	6	2
CLAIMS PAID	-	-	-	2,103,588	6	9

Directors.

Chairman—Sir WM. MCARTHUR, K.C.M.G., M.P.

Deputy-Chairman—WILLIAM MEWBURN, Esq., J.P.

Lieut.-Col. A. M. ARTHUR.

H. J. ATKINSON, Esq., J.P.

H. H. FOWLER, Esq., M.P.

R. R. GLOVER, Esq., J.P.

GEORGE LIDGETT, Esq.

JOHN NAPIER, Esq.

W. K. PARKER, Esq., F.R.S.

T. W. POCOCK, Esq., J.P.

Rev. J. A. SPURGEON.

JOHN VANNER, Esq.

S. D. WADDY, Esq., Q.C., M.P.

Every description of Life Assurance, Annuity and Endowment Business, is transacted by the Office, at Moderate and Equitable Rates.

Prospectuses, Forms of Proposal, and every information may be obtained on application to

W. W. BAYNES, F.I.A., Secretary.

SUN LIFE ASSURANCE SOCIETY.

Chief Office:

63, THREADNEEDLE STREET, LONDON.

Branch Offices: 60, CHARING CROSS; and OXFORD STREET (corner of Vere Street).

ESTABLISHED 1810.

MANAGERS:

JOSEPH HOARE, Esq., *Chairman.*

Philip Playdell Bouverie, Esq.
Cecil Chaplin, Esq.
Andrew P. Cockerell, Esq.
George Wodehouse Currie, Esq.
Robert Dalby Dalby, Esq.
Edward Denz, Esq.
Harvie Morton Farquhar, Esq.
Walter Randolph Farquhar, Esq.

Henry R. Grenfell, Esq.
John G. B. T. Hildyard, Esq.
Charles R. Littledale, Esq.
Lt.-Col. Sir J. M. McGarel-Hogg,
Bart., K.C.B., M.P.
Richard Biddulph Martin, Esq.,
M.P.
Alfred Montgomery, Esq.

Frederick H. Norman, Esq.
Edward Howley Palmer, Esq.
Lambert Pole, Esq.
Marlborough R. Pryor, Esq.
Col. Frederick H. Rich.
Rt. Hon. C. Slater-Booth, M.P.
Oswald A. Smith, Esq.
Henry R. Tomkinson, Esq.

WITHOUT PROFIT ASSURANCES.—Specially low Premium. Recent reduction of Rates beneficial to entrants at all ages.

WITH PROFIT ASSURANCES.—Low Premiums and Large Bonuses. Bonuses declared at regular intervals since 1843, amount in the aggregate to £1,536,035. The Cash Bonus declared in 1882 averaged 173 per cent., and the Reversionary Bonus averaged 284 per cent. of the Annual Premium.

ENDOWMENT ASSURANCES, With and Without Profits, granted.

TONTINE BONUS SYSTEM.

The Class now forming will close 24th June, 1887.

LOW PREMIUM.—Payment of the sum assured to each Member of the Class with division of the Profits amongst those Members attaining the age of 70 years and upwards.

FOREIGN RESIDENCE, without payment of extra premium, permitted North of the 35th degree of North Latitude, excepting Asia; in Egypt, Syria or Madeira; also in any part of the Southern Hemisphere, South of the 30th degree of South Latitude, including Natal. Voyages by sea within, and to and from, these limits included.

CLAIMS arising on Policies hereafter effected will be paid without any delay as soon as certificates of death have been exhibited and the title to receive payment established.

POLICIES effected with the Society in Scotland are treated as Scotch contracts; and the claims are laid on Scotch confirmations through the Agencies in which the Policies are effected.

JOHN G. PRIESTLEY, *Actuary.*

UNIVERSITY LIFE ASSURANCE SOCIETY,

25, PALL MALL, LONDON, S.W.

CAPITAL—£600,000.

PRESIDENT.

HIS GRACE EDWARD, LORD ARCHBISHOP OF CANTERBURY.

DIRECTORS.

Chairman—J. COPLEY WRAY, Esq.

A. W. BARCLAY, Esq., M.D.
CHARLES S. BAGOT, Esq.
FRANCIS BARLOW, Esq.
S. B. BRISTOWE, Esq., Q.C.
THE VEN. ARCHDEACON CHARLES BURNEY.
THE HON. MR. JUSTICE CHITTY.
FRANCIS H. DICKINSON, Esq.
SIR FRANCIS H. DOYLE, Bart.
JOHN FLOYER, Esq., M.P.

THE RIGHT REV. THE LORD BISHOP OF
GLOUCESTER AND BRISTOL.
ARTHUR THOMAS MALKIN, Esq.
R. G. C. MOWBRAY, Esq.
THE MOST HON. THE MARQUIS OF SALISBURY, K.G.
REGINALD SOUTHEY, Esq., M.D.
THE RIGHT HON. SPENCER H. WALPOLE.
THE REV. BENJAMIN WEBB.
ROBERT WOODHOUSE, Esq.

Capital £800,000, of which is Paid-up	...	...	£80,000
Amount Accumulated from Premiums	...	...	1,000,000
Annual Income	...	...	92,145
Policies in Existence, with Outstanding Additions	...	...	2,077,184

The Additions to Policies for the last Fifty-Five Years have been at the rate of nearly 2 per cent. per annum.

The Bonus declared in 1880 amounted to Two per cent. per annum for the Five Years, or £100 Reversionary Bonus added to the Policy for each £1000 Assured.

CHARLES McCABE, Esq., *Secretary.*

PREMIUMS on POLICIES, without Additions, at a Reduced Rate.

WESLEYAN AND GENERAL ASSURANCE SOCIETY.

CHIEF OFFICES—BIRMINGHAM.

ESTABLISHED 1841.

EMPOWERED BY SPECIAL ACT OF PARLIAMENT.

Chairman: B. SMITH, Esq., St. Peter's Road, Handsworth.

Vice-Chairman: J. FIELD, Esq., The Woodlands, Hill Top.

ACCUMULATED FUNDS EXCEED £180,000.

Surrender Value given, or Free Policies granted upon all Policies of Five Years' standing and upwards.

All Claims paid immediately on satisfactory proof of death and title.

Fatal Claims paid since commencement of Society exceed Half-a-Million sterling.

Prospectus, and every information, may be obtained from the Chief Office, as above, or from the Branch Offices and Agencies in all the principal Towns.

R. ALDINGTON HUNT, F.S.S., A.I.A.,
General Manager.

ACCIDENT INSURANCE COMPANY, LIMITED,

GENERAL ACCIDENTS.
RAILWAY ACCIDENTS.

FOR

PERSONAL INJURIES.
DEATH BY ACCIDENTS.

Chairman—HENRY CURREY, Esq. Deputy-Chairman—EDWARD CHATFIELD, Esq.
Manager—CHARLES HARDING, Esq., F.S.S.

Rates of Premium.—General Accidents.—£1,000 at DEATH for £1. 10s. a-Year. £100 at DEATH for 7s. 6d. a-Year. Every additional £100 insured for 2s. 6d. a-Year extra. £6 a-Week during TOTAL DISABILITY for £2 a-Year. 12s. a-Week during TOTAL DISABILITY for 10s. a-Year. Every additional 12s. for 3s. 4d. a-Year extra. £1,000 at DEATH, and £6 a-Week during TOTAL DISABILITY, for £3 a-Year. £1. 10s. a-Week during PARTIAL DISABILITY for £1 a-Year extra.

Occupations involving the increased risk of manual labour, the use of machinery or hazardous substances, insured at an equitable addition.

Rates of Premium.—Railway Accidents.—£1,000 at DEATH, and £6 a-Week during TOTAL DISABILITY, for 20s. a-Year, with allowance for PARTIAL DISABLEMENT.

AGENCIES.—Applications are invited from established Fire and Life Agents wherever the Company is not represented. Forms of Proposal will be sent post free on application.

E. J. DENT, Secretary.

EMPEROR FIRE & LIFE ASSURANCE SOCIETIES, Limited.

52, CANNON STREET, LONDON, E.C.

Established 1853.

DIRECTORS.

J. F. BONTEMS, Esq., C.C. (Director of National Freehold Land Society).

N. J. POWELL, Esq. (Director of British Land Company), Shortlands, Kent.

W. B. BLACKMUR, Esq. (Director of the West Kent Building Societies), Church Street, [Greenwich, S.E.]

THOMAS CATMUR, Esq. (Editor of "Eastern Post"), Whitechapel, E.

SAMUEL PRINCE CATTSON, Esq., Great Dover Street, Borough.

G. F. LARKING, Esq. (Director of British Land Company).

JOHN MANN, Esq. (Director of Temperance Building Society), Tulse Hill, S.W.

LIFE ASSURANCE BUSINESS of all kinds. Upwards of £130,000 have been paid in Claims. Annuities, immediate and deferred. Fire Insurance from 1s. 6d. per cent. For Prospectuses, Agencies, and Shares at Par, apply to

EBENEZER CLARKE, Secretary.

FRIENDS' PROVIDENT INSTITUTION,

[ESTABLISHED IN 1832.]

BRADFORD, YORKSHIRE.

A MUTUAL ASSURANCE ASSOCIATION

For the Society of Friends and those connected therewith—by marriage, descent, or religious profession.

LOW SCALE OF PREMIUMS,

Specially adapted to the rate of mortality amongst the Society of Friends.

JOSEPH JOHN DYMOND, *Secretary.*

GLASGOW & LONDON INSURANCE COMPANY, LIMITED.

HEAD OFFICES—248 WEST GEORGE STREET, GLASGOW.

SUBSCRIBED CAPITAL, £132,460.

LONDON OFFICES:

37, LOMBARD STREET, LONDON, E.C.

Secretary and London Manager—GEORGE KING.

THIS COMPANY is formed PRIMARILY to co-operate with the Direct Companies by way of Guarantee.

GEORGE KING,
Secretary.

CHARLES W. PEARCE,
General Manager.

IMPERIAL UNION ACCIDENT ASSURANCE COMPANY, LD.

Business Established 1868.

REGISTERED CAPITAL, £500,000.

HEAD OFFICE: 32, FINSBURY PAVEMENT, LONDON, E.C.

Assurance against Accidents of all Kinds;
Against Railway Accidents; Against Voyage Accidents;
and against Employers' Liability.

7,000 Claims, amounting to £90,000, paid by the Company in the last 8 years.

Full Prospectus on application.

Vacancies for active and influential Agents.

ALFRED B. SHELLEY, SECRETARY.

LIFE ASSURANCE.

Exceptional Security, Best Bonuses, with the Oldest and Wealthiest Companies in Great Britain.

ADVANCES ON REVERSIONS AND LIFE AND FREEHOLD ESTATES ARRANGED ON MOST FAVOURABLE TERMS, BY

MR. RALPH LEES,

20, COCKSPUR STREET, PALL MALL,
AND
GORSTY HILL HALL, CREWE.

Special Terms to Solicitors, Bankers, and Estate Agents.

THE LONDON & MANCHESTER INDUSTRIAL ASSURANCE COMPANY, Ltd.

Incorporated under Act of Parliament.

44, SOUTHWARK EXCHANGE, S.E.

CAPITAL, £100,000.

Bankers { The London Joint-Stock Bank, Southwark Branch.
The Sheffield Banking Company, Sheffield.
Manchester and Liverpool District Banking Company (Ashton Branch).
Consulting Actuary—W. S. B. WOOLHOUSE, Esq., H.F.I.A., F.R.S., F.S.S.

Directors.

J. MASON, Esq., Montgomery House, Infirmary Road, Sheffield.
W. DAWES, Esq., Adderstone Cottage, New Wandsworth, S.W.
Managing { R. GRAYLING, Esq., Osborne Terrace, Clapham Road, S.W.
Directors. { W. WOODWARD, Esq., Hanover Park, Peckham, S.E.

This Company is eminently adapted to the requirements of the Working Classes.
Life, Sick, Accidental, and Endowment Assurances effected.
Liberal Terms to Agents, who are invited to apply to the Managing Directors.

Prospectus, Last Year's Balance Sheet, Mr. Woolhouse's Actuarial Statement, and every information, can be had on application to the Directors.

THE NATIONAL GUARANTEE AND SURETYSHIP ASSOCIATION, LIMITED.

ESTABLISHED 1863.

Capital, £500,000. Reserve, £25,000.

HEAD OFFICE, 67, GEORGE STREET, EDINBURGH.

Fidelity Guarantee for persons holding situations of Trust.
Securities for Officers of Government, Banks, Insurance Companies, and other Public Offices ;
Collectors, Travellers, Clerks, and others.

Cash Bonus to Policyholders of from 15 to 50 per cent. on Premiums of Policies of three years' standing and upwards.

Policies free from unnecessary conditions.

Report and Balance-Sheet annually published.

Fidelity Guarantee business alone transacted.

GEORGE TODD CHIENE, C.A., *Manager.*

NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

Established 1856.

SUBSCRIBED CAPITAL £200,000.

Paid-Up and Invested £100,000.

Insurances against **PERSONAL INJURIES**, with large additional compensation for **PERMANENT DISMEMBER.** **EMPLOYERS' LIABILITY INSURANCE.**

Moderate Premiums. Bonus to Policy-holders. Prospectus, with full particulars, on application.

CHIEF OFFICES:—NORWICH.

CHARLES R. GILMAN, *Secretary.*

APPLICATIONS FOR AGENCIES INVITED.

AGENTS (ADDITIONAL) WANTED everywhere for the **ROYAL LONDON FRIENDLY SOCIETY.** Policies of Insurance issued to the Working Classes from £3 to £200, for which the Premiums are collected from the Members at their own houses. No forfeiture of benefits can take place until the Contributions are thirteen weeks in arrear, and fourteen days' notice has been given from the Chief Office. This Society has already paid in claims upwards of £320,000; and on December 31st, 1883, had a Reserve Fund of £102,000. Respectable and energetic men devoting their spare or whole time to the business will be liberally paid.

Applications must be made by Letter, in the first instance,

To SECRETARY,

70, FINSBURY PAVEMENT,

LONDON, E.C.

Provident Clerks' Mutual Life Assurance Association.

ESTABLISHED 1840.

27, MOORGATE STREET, LONDON, E.C.

Invested Funds	-	-	-	-	-	-	-	£1,150,000
Annual Income	-	-	-	-	-	-	-	160,000
Bonuses allotted to Policies	-	-	-	-	-	-	-	750,000
Claims Paid	-	-	-	-	-	-	-	900,000

Every description of Life Assurance and Endowment Policies issued, at moderate rates.
Immediate and Deferred Annuities granted.

Prospectuses, Forms of Proposal, &c., on application to

WM. THOS. LINFORD, F.I.A., *Actuary and Secretary.*

Provident Clerks' & General Guarantee Association,

LIMITED.

61, COLEMAN STREET, LONDON, E.C.

For affording Guarantee to Persons holding Situations of Trust, and specially empowered by Act of Parliament to guarantee the fidelity of Government officials.

Capital Subscribed	-	-	-	-	-	-	£100,000
Paid-up and Invested	-	-	-	-	-	-	£50,000

Provident Clerks' & General Accident Insurance Co.,

LIMITED.

61, COLEMAN STREET, LONDON, E.C.

CAPITAL, £50,000.

Insurance against Accidents of every kind, with or without allowances, during entire or partial disablement.

Insurance against Railway Accidents only.

Insurance against Fatal Accidents during a Voyage.

Insurance against Employers' Liability.

Insurance against Accidents to Workmen.

WM. THOS. LINFORD, F.I.A., *Secretary.*

SCEPTRE LIFE ASSOCIATION,

LIMITED,

40, FINSBURY PAVEMENT, LONDON, E.C.

INVESTED FUNDS exceed £210,000.

ALL CLAIMS paid in 15 Days after admission by Board.

A FREE POLICY for the total of Premiums paid given after Five Years, if the Assured is unable to continue paying. With other special advantages.

Active Agents wanted, on Liberal Terms. Apply to

JOHN G. PHILLIPS, *Secretary.*

SCOTTISH PROVINCIAL ASSURANCE COMPANY.

ESTABLISHED 1825. INCORPORATED 1852.

CAPITAL £1,000,000.
ACCUMULATED FUNDS as at 31st Jan., 1883 £1,461,008.

HEAD OFFICE—ABERDEEN.

Chairman of the Directors—JOHN WEBSTER, Esq., of Edgell, M.P., LLD.

Manager of the Company—THOMAS YUILLE WARDROP.

LONDON OFFICE:—64, OANNON STREET.

Chairman of the Board } JAMES ANDERSON, Esq. (Messrs. Anderson Anderson & Co.), Fenchurch Avenue.

Manager—DAVID G. SIMPSON.

APPLICATIONS FOR AGENCIES ARE INVITED.

VICTORIA MUTUAL ASSURANCE SOCIETY, Limited.

Founded 1860. Incorporated 1882.

CHIEF OFFICE: FINSBURY SQUARE BUILDINGS, LONDON, E.C.

£20,000 deposited with Government.

EXAMPLE OF RATES—AGE 30—WITH PROFITS:—

	Yearly.	Half-yearly.	Quarterly.	Monthly.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
£500.....	12 6 3	6 6 8	3 5 0	1 1 8
£100.....	2 9 3	1 5 4	0 13 0	0 4 4
£50.....	1 4 8	0 12 8	0 6 6	0 2 2

Prospectuses giving the rates for Assurances only of £100 and upwards, and others for Assurances under £100 are issued, and an Agent is at liberty to seek either or both classes of business.

N.B.—Local and District Agents wanted.

ARTHUR J. COOK, *Secretary.*

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY.

(Established at York 1824, and Empowered by Act of Parliament.)

Capital, £500,000. Accumulated Fund, £860,423. Annual Income, £150,513.

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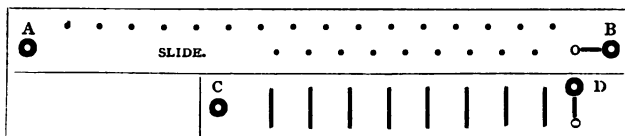
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